THE

PUBLIC RECORDS
CANADA.
OFFICE.

Municipal Loan Funds,

AND THE

HOSPITALS AND CHARITIES

OF

THE PROVINCE OF CANADA.

QUEBEC:
PRINTED AT THE "MORNING CHRONICLE" OFFICE, FOOT OF MOUNTAIN HILL.

1864.

1-3160

THE MUNICIPAL LOAN FUNDS,

AND

The Hospitals and Charities

OF THE PROVINCE OF CANADA.

AUDIT OFFICE,
QUEBEC, December 31st, 1864.

TO THE HONORABLE A. T. GALT,
FINANCE MINISTER, ETC., ETC., ETC.

SIR,—In accordance with the Order in Council of the 8th day of August last, and your letter of instructions dated the 25th day of the same month, I have enquired into the position of the Municipal Loan Funds, and into the financial condition of the several Hospitals and Charities receiving aid from Parliamentary Grants, and have now the honor to submit for your consideration the result of my enquiries.

As a preliminary to a statement of the circumstances now marking the position of the Loan Funds, and in order to illustrate that position clearly, it is necessary that I should briefly advert to some of the more important provisions made by the legislature with regard to the establishment and conduct thereof, the management of the accounts connected therewith, and the duties enjoined upon the several Municipalities interested therein.

The *Upper Canada* Municipal Loan Fund, to consist of all monies directed to form part thereof, was established by the 16th Vict. cap 22, passed on the 10th November, 1852. Unlimited powers of borrowing on the credit of the said fund, subject to the approval of the Governor in Council, were by the same Act conferred upon the Upper Canada Municipalities to enable them to effect certain public improvements, and these powers continued until the passage of the Act 18 Vict. chapter 13, on the 18th December, 1854, by which the Fund itself was limited to £1,500,000 sterling, together with such further sums as constitute the Sinking Fund thereof, and the extent to which a Municipality might borrow was thereby limited to 20 per cent. on the aggregate valuation of property in the said Municipality, according to the then last assessment roll thereof; and by the 22nd Vict. chapter 15, passed on the 4th May, 1859, no further loans to Upper Canada Municipalities could be made on the credit of the Fund, except under By-laws sanctioned by the Governor in Council prior to the date of that Act.

The monies which have been directed to constitute the Fund are:

1. Those paid in by the Municipalities on account of the principal and interest of their respective loans.

2. By the 20th Victoria, chapter 20, passed 20th June, 1857, it was provided that the share of the Municipalities Fund, accruing to any Municipality certified by the Receiver General to be in default, or to the several Municipalities in any County while such County is so certified to be in default, may be carried to the credit of such Municipality or County on account of such default. By the 22nd Vict. chap. 15, sec. 6, passed 4th May, 1859, (known as the Compromise Act), it was provided that so long as any sum of money is payable to the Receiver General by any Municipality under previous acts relating to the Loan Fund, he may always retain in his hands any sum of money which would otherwise be payable by him to such Municipality, crediting the same to it in his accounts with it under the said Acts. But by the 22nd Vict. chapter 48, sec. 20, passed also on the 4th May, 1859, (being the Seigniorial Amendment Act of 1859,) it was enacted that so long as any Municipality shall at any time be in default in any payment which ought to have been made by it to the said Loan Fund, such Municipality shall have no share in any distribution of the Upper Canada Municipalities Fund, which shall be made while such Municipality is so in default, and the share it would otherwise have had shall go to the other Municipalities.

3. By the Act just cited it was also provided that a sum of money equal to that which under the provisions of the Seigniorial Amendment Act of 1859, will be payable yearly to Seigniors in Lower Canada out of the Provincial Funds, over and above the amount payable to them out of the Fund for the relief of the censitaires under the Seigniorial Act of 1854, shall be payable yearly out of the Consolidated Revenue Fund of this Province to the credit of the Upper Canada Municipal Loan Fund, so long as the Province is under advances to the said Fund.

4. By the 16th Victoria, chapter 22, the Governor in Council was authorized to direct loans to be made from the Upper Canada Building Fund to meet the charges on the Loan Fund from time to time, but this provision has not been acted upon.

The Municipal Loan Fund for *Lower Canada*, established by the 18th Victoria, chapter 13, passed 18th December, 1854, was limited to £1,500,000 sterling, and no loan to any Municipality was to exceed 20 per cent. of the aggregate valuation of the property of such Municipality. By the 22nd Victoria, chapter 15, passed on the 4th May, 1859, it was enacted that no further loans be made to any Lower Canada Municipality except to an amount not exceeding $400,000 in addition to

the amount issued, or agreed to be issued prior to that date; and by 22nd Victoria, chapter 48, passed same day, it was provided that "a sum "of money bearing the same proportion to that which under the Seig- "niorial Amendment Act of 1859 will be payable yearly to the Seigniors "in Lower Canada as the population of the Townships of Lower Ca- "nada shall by the census of 1861 be found to bear to that of the Seig- "niories, shall be payable yearly out of Provincial funds to the credit of "the Lower Canada Municipal Loan Fund, but for the benefit of the "Townships only, including the Town of Sherbrooke, and St. Armand "East and West in the County of Missisquoi." And by the Act last mentioned it was further provided that a sum of money equal in amount "to the capital at six per cent. per annum of the sum which will be paya- "ble yearly to Seigniors in Lower Canada out of Provincial funds, added "to the sum of $140,000 payable to the Seminary of Montreal, shall be "deducted from the amount of the Lower Canada Municipal Loan "Fund."

All the other provisions affecting these Funds were made applicable to both sections of the Province in common.

The Payments to be made by the Municipalities in both sections of the Province were fixed by the 16th Victoria, chapter 22, at the yearly rate of 6 per cent. for interest, and 2 per cent. for Sinking Fund on the amount of their respective Loans. By the 20th Victoria, chapter 20, it was provided with respect to the cases of Municipalities in default, that as it might be inexpedient to press the collection of the whole sum due, the Governor might issue his warrant to the Sheriff directing what rate that officer should levy, providing that such rate should not be less than 12½ cents on the dollar of the yearly value of the assessed property of such Municipalities. But another and final change was made by the passage on the 4th May, 1859, of the 22nd Victoria, chapter 15, and as this Act imposes various duties and obligations upon the Municipalities interested and their officers, as well as prescribes the amount to be paid, and the time and manner of payment, it is necessary that its leading provisions should be briefly stated. It provides—

1. That instead of the payments which each Municipality was bound to make under previous Acts, a sum equal to five cents in the dollar on the assessed yearly value, or a like per centage on the interest at six per cent. per annum on the assessed value, of all the assessable property in every Municipality which has raised money by Debentures on the credit of the Municipal Loan Fund, shall be paid by such Municipality to the Receiver General, on or before the first day of December, 1859, and every year thereafter, until the total amount in principal and interest, payable by reason of its loan, shall be paid and satisfied, or a smaller sum shall be sufficient to satisfy the same in any year, in which case such smaller sum only shall be so paid.

2. But the sum to be so paid by a Municipality shall never be less than the same per centage on the Assessment Rolls for the year 1858 for the same Municipality would have produced, and in case of diminished value from that standard the rate is to be proportionately* increased, and is to be imposed on any increased assessed value over that of the year stated.

3. The sum so to be paid is the first charge upon all the funds of a Municipality, and any Treasurer or other officer of a Municipality who shall, after the 1st December, 1859, pay any sum whatever out of any funds of the Municipality in his hands until the sum due to the Receiver General is paid, shall be deemed guilty of a misdemeanor, and liable for every sum so paid as for money received by him for the Crown.

4. If the sum aforesaid is not paid, the Municipality shall be held to be in default, and shall be liable to be dealt with in the manner provided by previous Acts with regard to Municipalities in default.

5. To ensure the collection of the sum aforesaid, a special rate upon all the assessable property in every Municipality which has raised money by Debentures on the credit of the Municipal Loan Fund of 5 cents in the dollar upon the yearly value, and a like per centage on the interest at the rate of six per cent. on the assessed value, was imposed in the year 1859, and a like rate in each year thereafter, until the entire debt and interest is paid off, or a lower rate substituted by Order in Council, in cases where such lower rate is sufficient to pay the interest and Sinking Fund. Such rate to be entered on the Collector's rolls and collected and paid to the Treasurer as ordinary rates, whether any other rate is or is not imposed, and the proceeds of such rate are to be applied by the Treasurer exclusively towards the payment of the sum payable by the Municipality to the Receiver General in each year; and it is further provided that any Treasurer, Collector, or other Municipal officer, or functionary, or any Member of the Municipal Council, wilfully neglecting or refusing to perform or concur in performing any official act requisite for the collection of the said rate, or misapplying, or being a party to the misapplication of any portion of the proceeds thereof shall be held guilty of a misdemeanor, and with his sureties shall be personally liable for any sum which, by reason of such neglect, misconduct, refusal or misapplication, shall not, at the time fixed, be paid to the Receiver General, as for monies received by such member, Treasurer, Collector, or other Municipal officer or functionary, for the Crown.

6. All sums of money coming to a Municipalty as the profits, dividends

* But, as will be seen below, the tax actually imposed by the same Act is but 5 cents on the dollar upon the yearly value of the property of a Municipality, whether it be greater or less than the Assessment of 1858.

or returns from any work for which a Loan has been authorized, or as interest or principal of any sum lent by the Municipality out of such Loan, or otherwise howsoever by reason of such Loan, shall be paid into the hands of the Treasurer and be by him carefully kept apart from all other moneys, and paid over from time to time to the Receiver General, to be by him placed to the credit of the Municipality with the Consolidated Municipal Loan Fund, except in so far as is otherwise especially provided in the By-law authorizing such Loan.

7. After any Municipality has borrowed any money on the credit of the Municipal Loan Fund, it shall not contract any further debt without the consent and approval of the Governor in Council, until all debts to the Fund have been wholly paid off.

8. So long as any sum of money is payable to the Receiver General by any Municipality on Loan Fund Account, he may always retain in his hands any sum of money which would otherwise be payable by him to such Municipality, crediting the same to it in his accounts.

The Tabular and other statements contained in Appendix No. 1 present the condition of the Upper Canada Loan Fund, and those contained in Appendix No. 2 set forth the condition of the Lower Canada Loan Fund. The Balances against the Municipalities, and the amount at the credit of the Sinking Fund of each Municipality, are those which the Receiver General's books represent, but these I apprehend will to a very great extent require remodelling. It has, I find, been the practice in that department, whatever the state of the several accounts, to pass one-fourth of all amounts paid in by Municipalities to the credit of the Sinking Fund, although it is evident that nothing should be credited to that account until after all amounts due for interest at six per cent. have been paid in full. It has also been the practice to debit each Municipality in arrear every half year with 8 per cent. on the amount of its loan, and to charge interest thereupon, although the authority for charging interest is restricted to monies actually paid for the Municipalities as principal or interest. Again, the Receiver General has credited to certain of the County Municipalities in Upper Canada in arrears for both interest and principal, their respective shares of the Upper Canada Municipalities Fund, while the shares of the minor Municipalities so in default were distributed among the Municipalities which are not debtors to the Fund, so that the said County Municipalities not merely benefitted by receiving credit for monies to which their right had been legislated away, but they actually participated in the shares of those who were not greater offenders than themselves. Finally, large amounts appear in the Receiver General's books to the credit of Municipalities, on account of their respective Sinking Funds, which amounts were long since exhausted by the non-payment of arrears of interest, and the true Sinking Fund contains simply

the nett amount of cash paid in by the Municipalities really entitled to that description of credit, while it should exhibit at the end of each half year, or year at farthest, the precise value of the Sinking Fund of each Municipality at that time.

In the examinations I have made into the circumstances of the Municipalities indebted to the Loan Fund, I did not deem it advisable to trouble those which are paying their loans in full, nor those about whose ability to pay in full no reasonable doubt can be entertained, nor those which have funds in the hands of the Government from which the arrears due by them can be liquidated.

The Upper Canada Loan Fund.

Of the 32 County Municipalities, 11 are borrowers from the Loan Fund, the largest sum advanced being $800,000 to Lanark and Renfrew, and the lowest $16,000 each to Grey and Lambton. The average of the loans to Counties is $202,330 nearly.

Of the 5 City Municipalities 2 are borrowers, namely, London of $375,400 and Ottawa of $200,000.

Of the 38 Town Municipalities, 19 are borrowers, and in this class the largest sum advanced was $860,000 to Port Hope, and the lowest sum $12,000 each to Cornwall and Barrie. The average of the loans to Towns is $191,900, nearly.

Of the 382 Township Municipalities 13 are borrowers, the largest sum advanced being $200,000 to Norwich, and the lowest $5,000 to Middleton—the average being $63,615.

Of the 51 Village Municipalities only one was a borrower, namely Chippawa, the amount being $26,000.

Of the $7,300,000 borrowed by the Upper Canada Municipalities, $5,867,400 were for investment in railroads, and $1,432,600 for improvements of various kinds but of a merely local character.

It must not be forgotten that a very large portion of the cash payments made to the Government were in reality taken from the proceeds of the loans themselves, but notwithstanding this, and notwithstanding

that the country may congratulate itself on the fact that all the Railroads aided from the Loan Fund are, (with the exception of the Cobourg and Peterborough line, which, however, now seems likely to be resuscitated,) either kept open for traffic or are now in course of extension, it has unfortunately turned out that the great bulk of these investments is either utterly lost or yielding no direct returns for the large sums expended. When the railroad era was first inaugurated, the people of the country were wholly ignorant of the practical results of the construction of railways, and when the several Municipalities were appealed to to avail themselves of the creation of the Loan Fund, they were assured that by so doing they would incur no real responsibility—that the liability they assumed would be fully met by the works they were asked to aid, and that, moreover, the Railroads when constructed would convert their hamlets into villages, their villages into towns, and their towns into cities. Believing these representations, many localities involved themselves in debts frightfully disproportioned to their means, and if the Government and Legislature had not acted towards them in a very lenient and forbearing spirit, the great bulk of them would long since have been wholly depopulated. Many of the Municipalities found after they had furnished large sums for the construction of railways that they had no power over the application of these funds, for although granted a representative in each Board of Direction, yet, even if competent to apprehend the bearing of financial measures of a magnitude and nature to which they were altogether unaccustomed, these representatives were utterly powerless to contend against the representatives of contractors' interests, of which Boards of Directors were but too frequently composed. I believe that much mischief might have been prevented in past years if an efficient officer of the Government had been made an ex-officio Director of every Railroad Company aided directly or through the Municipalities, for I think that the thorough acquaintance such an officer would have obtained of the financial transactions and condition of the several companies would have been found exceedingly useful to both the Government and the Legislature, as well as to the Municipalities.

You will not fail to notice that the following Municipalities have realized the sums opposite their respective names in cash, or securities considered good, from their Railway investments :—

Town of	Peterborough	80,000
"	St. Catharines	28,000
"	Stratford, (about)	88,000
"	Brantford	360,000
"	Niagara	57,000
"	Port Hope	40,000
		$653,000

There seems to be reasonable ground for hoping that the Brockville and Ottawa Railroad Company will shortly be able to pay some interest on the large advances made to that Company from the Loan Fund by three of the Municipalities. I do not see why the same observation should not be made with regard to the Ottawa and Prescott line.

Of the twenty Municipalities which borrowed money from the Loan Fund for the purpose of effecting local improvements twelve are repaying their loans in full, namely, the Counties of Grey, Huron and Bruce, Oxford, Lincoln, Lambton, Northumberland and Durham, Hastings and Essex, the Townships of Middleton and Stanley, and the Towns of Belleville and Cornwall. One, the Town of Dundas, is chargeable in full, five cents on the dollar of its assessment exceeding the amount annually due for interest and sinking fund. The other seven chargeable with 5 cents on the dollar under the Act of 1859 present several peculiarities to which it is necessary to direct your attention.

1. Port Hope.—This Municipality borrowed $860,000 from the Loan Fund, and the tax of 5 cents on the dollar yields an annual sum of $6125, which is a fraction short of three quarters of one per cent. on the amount of its debt. The great bulk of the loan was expended on the Railway, but $180,000 were advanced to Commissioners for the construction of the Harbour, and for this advance the Municipality received bonds issued by the Commissioners, bearing interest at such a rate as if duly paid would have enabled the Town to pay the full 8 per cent. annually to the Government on that portion of its loan. Now as the capital was reimbursable to the Municipality, and was loaned in a way to produce interest, it seems clear from the terms of the Act that both the securities and the product thereof should have been kept intact by the Treasurer, and been used for no other purpose than that of payment to the Receiver General. Yet the major part of these Bonds seem to have been handed over by the Municipality to the Railroad Company, and this act seems to have been followed on the part of the Harbour Commissioners by the execution of a mortgage in favor of whoever might be the holders thereof. You will not fail to notice the further facts—that while the Municipality is the holder of a portion of these Bonds upon which a certain amount of interest is yearly paid, it is security to the Harbour Commissioners for £5,000 sterling, advanced in debentures by these Commissioners to assist the Railroad Company in its difficulties. It is to be added, as noted above, that the Municipality holds security to the amount of $40,000, as previously stated, on account of its Railroad investment.

2. Chippawa.—Five cents on the dollar of the assessment of this Municipality produces the annual sum of $927 50, which is a fraction over 3½ per cent. on the amount of its entire loan of $26,000. The

investment of the $6,000 of the loan which were borrowed for local improvements, produces a revenue fully equal to the five cents tax.

3. County of Perth.—The annual value of the assessed property of this County has increased from $291,465 in 1858 to $363,813 in 1863, and the tax of 5 cents on the dollar, which in the former year produced $14,573, yielded in 1863 the sum of $18,190, the sum last mentioned being a fraction more than six and a quarter per cent. on the entire loan of $288,000. You will observe that only $88,000 of the loan were invested in local improvements.

4.—Town of St. Catharines.—The tax of five cents on the dollar upon the property of this Municipality produces the annual sum of $8,552, which is equal to four and a half per cent. upon its entire loan of $190,000. Of this sum $100,000 was invested in railroad stock upon the hypothecation of which the Municipality realized in cash the sum of $28,000. The balance of the loan, $90,000, was borrowed to effect local improvements, and from these investments, including $14,000 retained from one of the loans, the Municipality has realized in cash or its equivalent a sum of $46,000, making the total amount received by the Municipality from its investment of Loan Fund monies no less than $74,000. This amount under the act could be applied to no other purpose than that of payment to the Receiver General, but not one shilling has been paid by St. Catharines on its loan fund indebtedness since February 1856.

5. Town of Goderich.—The money lent to this Municipality was under the By-Law to be advanced upon security to the Buffalo and Brantford Railroad, but it was applied to an altogether different purpose, being expended upon local improvements. The tax of 5 cents on the dollar upon the assessment of the Town realizes $4,319 per annum, equal to a trifle over $4\frac{5}{16}$ upon the loan of $100,000.

6. Town of Barrie.—A considerable portion of the small advance to this Municipality was also diverted from the object provided by the By-Law, and curiously enough, it seems to prefer the payment of a perpetual annuity of 5 cents on the dollar of its assessment, which amounted in 1863 to $896, while by paying $960 a year it would in a few years relieve itself from liability.

7. Town of Chatham.—The 5 cents on the dollar tax upon the assessment of this Municipality produces annually $4,001, equal to 4 per cent. upon its loan of $100,000.

You will notice that a question of some importance has been raised in connection with the case of the Township of Hope. That Municipal-

ity is a debtor to the Fund for its own loan to an extent which requires the full 5 cents on the dollar upon the annual value of its assessment, and is also a debtor to the Fund as one of the Municipalities constituting the Counties of Northumberland and Durham to an extent which requires a tax of 3½ cents on the dollar. And the officers of the Municipality hold that they are not liable to the Loan Fund for more than one annual tax of 5 cents on the dollar. I can find no authority for this opinion in the Loan Fund Acts, although the fact that an 8½ cents tax would be exceedingly burdensome is no doubt worthy of consideration, and it seems to me a good deal like the doctrine of the member of a trading firm, who was willing to meet his own liabilities, or his share of the debts of the Company with which he was associated, but deemed it outrageous that he should be required to pay both.

It is of course absolutely necessary that the question connected with the Municipalities Fund be at once and definitively settled. *The Law* provides that no Municipality, in default for any payment which ought to have been made to the Loan Fund, shall participate in the Municipalities Fund. *The fact is*, that the Shares of all the minor Municipalities have been withheld from them, while the following Counties have been regularly credited with their shares, to the extent stated, namely :—

Lanark and Renfrew, 1859 to 1863.....	$40,409 85
Perth, do.	26,533 72
Northumberland and Durham, 1859 to 1863.....	47,765 79
	$114,709 36

Now, considering with these circumstances that there are cases where Municipalities paying in full, having been temporarily in arrear, (I may instance Guelph,) have been deprived of their shares, and considering also that the Municipalities paying the five cents assessment have before them the depressing prospect of a perpetual tax upon their property and industry of such large dimensions, may it not be considered good policy to take out of future distributions in such proportions as may be prescribed by order in Council, such a sum of money as will give their shares to all the minor Municipalities which have been deprived thereof upon the following conditions—that no Municipality shall benefit by this arrangement which does not at once pay up the amount due by it to the Loan Fund for 1864, and within the present financial year arrange with the Government for the payment of all other arrears now due—and with the further proviso, that the money so accruing to Municipalities, with such further sums as they may pay in for the purpose, and all distributions of Municipalities Fund monies accruing in future to Municipalities

indebted to the Government for Loan Fund monies, shall form a Sinking Fund to pay off the capital of the annual sums they are now required to raise.

The Lower Canada Loan Fund.

Of the 60 County Municipalities in this section of the Province, five are borrowers from the Fund, the largest amount, namely, $215,000, being advanced to Shefford, and the smallest, $5,840, to Megantic.

Of the four City Municipalities, all were borrowers, the largest sum or $800,000 being advanced to Montreal, and the smallest, $16,000, to St. Hyacinthe. Nearly one-half the entire Fund was absorbed by the City Municipalities.

Of the 610 Town, Township, Parish and Village Municipalities, 78 were borrowers of sums varying from $80,000, (the largest sum advanced in this class,) in the case of the Town of Sherbrooke, to $400 lent to St. Jean, Chicoutimi.

Of the 87 Municipalities, borrowers from the Fund, 69 are for sums not exceeding $20,000, ten are for sums ranging from $20,000 to $50,000, and eight are for sums exceeding $50,000.

Of the eight which are borrowers of sums exceeding $50,000 in each case, two, namely, the Counties of Ottawa and Terrebonne, have been relieved from liability; two, the City of Montreal and the Town of Sherbrooke, are paying their liabilities in full; and the circumstances of the other four, namely, the Counties of Stanstead and Shefford, the City of Three Rivers and the Township of Shefford, are explained in the general Tables and in the particulars relating to these Municipalities.

You will observe that in the County of Shefford several of the Township Municipalities are liable for debts incurred by themselves to the Loan Fund, as well as for the debt incurred by the County Municipality. And there are one or two instances in which Townships forming part of a County, when a Loan Fund debt was contracted by that County, have since been transferred to and form part of another County Municipality.

Hospitals and Charities.

My enquiries extended to all the institutions which are classed under the above title in the Supply Bill of 1864, with the exception of such as are wholly under the control of officers directly appointed by the Government. They are 52 in number, of which 20 are situated in Upper Canada and 32 in Lower Canada—the grants for the former amounting to $37,600, for the latter to $27,370. The particular information obtained with regard to each of these institutions is embodied in Appendix No. 3. No one, I think, can peruse the statements therein contained without being struck with admiration at the earnestness with which such numbers of ladies of the two great branches of the Christian family—Catholic and Protestant—in most of the important centres of population in the Province, are engaged in the discharge of those great duties common to Christians of all denominations—tending the suffering and the helpless, reclaiming the erring, and providing for the fatherless and widow. It is to be regretted that some of these institutions do not, comparatively, effect an amount of good proportioned to their respective grants; it is to be regretted also that the localities in which some of these institutions are situated do not contribute to their sustentation in such a ratio as from the nature of things appears to be their duty; and it is also a subject of regret that in at least one instance a magnificent endowment has been almost frittered away; yet, taken as a whole, the Hospitals and Charities of Canada are creditable to the Province, and the alleviation of human suffering, the food and homes furnished to the helpless, and the fitting preparation of orphans for the struggles of life, effected through the stimulus given by the grants of about $65,000 of Provincial money annually, constitute a proof of the wisdom and a justification of the philanthropy of these grants. From the best estimate I can form, the annual expenditure of all the institutions embraced in my enquiry is, for all purposes, not less than $310,000, and the value of the properties owned and occupied by them is not overrated at a million and three quarters of dollars.

I deem it but an act of duty, in closing, to call your special attention to what appears to me a most deplorable state of things. In the Foundling Hospital at Montreal, under the charge of the Sisters of Charity, there were altogether, during 1863, no less than 825 abandoned infants, either sent in during the year, or remaining therein from the previous year. Of these no less than 602 died. The inmates and deaths during the present year are of about similar proportions. I will not comment upon this state of things, but surely the rate of mortality is frightful. The blame does not rest with the ladies in charge of the Hospital, but with parties who seem to care not about committing murder if they can only

hide shame. The poor infants are sent to the institution at all hours of the day and night, from all parts of the country, by all possible modes of conveyance, packed up in all sorts of ways, and, as may be supposed, most of them when they reach the Hospital are actually in a dying state.

There are two or three facts in connection with the Deaf and Dumb Institution of Lower Canada, at Montreal, which will, I am sure, receive your full consideration. The Ladies in charge of the Female branch, in consequence of a destructive fire, have been compelled to incur debts which press very heavily upon their exertions, and upon the profits made by the industry of themselves and their pupils. And while in both the Female and Male branches there is room enough for a much larger number of pupils than are now receiving the benefits of these institutions, numerous applications for admission are rejected because of the insufficiency of the resources at the disposal of the managers.

I should not be doing justice to the impressions made upon my own mind if I failed to direct your attention in an especial manner to the House of Providence at Toronto. The good done in and by that establishment to the friendless, the helpless and the suffering, is very great; and when compared with the usefulness of the institution, the annual grant appears paltry.

I have the honor to be, Sir,

Your most obedient servant,

JOHN SIMPSON,

Asst. Auditor.

APPENDIX No. 1.

TABLE No. 1.

TABLE No. 1.

UPPER CANADA MUNICIPAL LOAN FUND—Shewing the Total Loans to each Municipality, the objects upon which the same were expended, and the total repayments to Government, up to 31st December, 1864.

MUNICIPALITIES.	LOANS, AND OBJECTS UPON WHICH EXPENDED.			PAYMENTS TO GOVERNMENT TO 31st DEC., 1864.		
	Total.	Railroads.	Local Improvements.	In Cash.	Municipalities Fund.	Total.
	$	$	$	$	$	$
Town of Port Hope	860,000 00	680,000 00	180,000 00	80,279 71	9,594 86	89,874 57
Township of Hope	60,000 00	60,000 00	.....	14,284 05	7,225 38	21,509 43
Town of Niagara	280,000 00	280,000 00	.....	41,898 56	6,440 18	48,338 74
Town of Cobourg	500,000 00	500,000 00	.....	51,845 88	9,902 96	61,748 84
Village of Chippawa	26,000 00	20,000 00	6,000 00	9,907 47	2,292 61	12,200 08
County of Grey	16,000 00	.....	16,000 00	13,559 13	656 84	14,215 97
Township of Bertie	40,000 00	40,000 00	.....	25,532 01	748 52	26,280 53
Township of Brantford	50,000 00	50,000 00	.....	36,451 59	7,285 44	43,737 03
Town of Brantford	500,000 00	500,000 00	.....	164,210 43	9,042 94	173,253 37
Township of Wainfleet	20,000 00	20,000 00	.....	15,898 41	1,599 38	17,497 79
Township of Canborough	8,000 00	8,000 00	.....	6,888 19	12 23	6,900 42
U. C. Huron and Bruce	308,000 00	300,000 00	8,000 00	242,161 87	32,888 83	275,050 70
County of Perth	288,000 00	200,000 00	88,000 00	125,108 26	35,538 32	160,646 58
Townships of Moulton and Sherbrooke	20,000 00	20,000 00	.....	18,010 08	689 88	18,699 96
Town of Paris	40,000 00	40,000 00	.....	33,628 00	1,311 40	34,939 40
County of Oxford	20,000 00	.....	20,000 00	17,144 17	.....	17,144 17
City of Ottawa	200,000 00	200,000 00	.....	56,985 03	19,664 59	76,649 62
Town of Prescott	100,000 00	100,000 00	.....	9,800 84	5,748 38	15,549 22
County of Lincoln	48,000 00	.....	48,000 00	29,962 30	8,033 19	37,995 49
County of Lambton	16,000 00	.....	16,000 00	13,539 55	.....	13,539 55
Township of Middleton	5,000 00	.....	5,000 00	3,733 55	636 52	4,370 07

TABLE No. 1.—(*Continued.*)

MUNICIPALITIES.	LOANS, AND OBJECTS UPON WHICH EXPENDED.			PAYMENTS TO GOVERNMENT TO 31st DEC., 1864.		
	Total.	Railroads.	Local Improvements	In Cash.	Municipalities Fund.	Total.
	$	$	$	$	$	$
Town of St. Catherines	190,000 00	100,000 00	90,000 00	22,270 67	12,483 45	34,754 12
Town of Woodstock	100,000 00	100,000 00	.....	15,484 50	6,800 81	22,285 31
Township of Stanley	10,000 00	.....	10,000 00	7,240 51	1,074 24	8,314 75
Township of Woodhouse	80,000 00	80,000 00	.....	12,598 00	4,324 90	16,922 90
Township of Norwich	200,000 00	200,000 00	.....	31,495 00	8,962 00	40,457 00
Town of Cornwall	12,000 00	.....	12,000 00	8,510 18	1,186 32	9,696 50
Town of Belleville	20,000 00	.....	20,000 00	12,632 19	3,344 84	15,977 03
U. C. Northumberland and Durham	460,000 00	.....	460,000 00	190,720 32	66,003 49	256,723 81
Township of Ops	80,000 00	80,000 00	.....	14,637 36	5,631 89	20,269 25
County of Elgin	80,000 00	80,000 00	.....	68,625 86	.....	68,625 86
City of London	375,400 00	375,400 00	.....	38,248 88	29,821 67	68,070 55
Township of Windham	100,000 00	100,000 00	.....	10,636 52	4,891 90	15,528 42
Town of Simcoe	100,000 00	100,000 00	.....	10,636 52	3,262 50	13,899 02
U. C. Lanark and Renfrew	800,000 00	800,000 00	.....	62,002 02	90,629 63	152,631 65
Town of Brockville	400,000 00	400,000 00	.....	38,399 95	3,744 60	42,144 55
Township of Elizabethtown	154,000 00	154,000 00	.....	12,780 03	5,383 07	18,163 10
Town of Stratford	100,000 00	100,000 00	.....	14,946 25	2,905 00	17,851 25
Town of Goderich	100,000 00	.....	100,000 00	36,230 79	4,839 10	41,069 89
County of Hastings	157,600 00	.....	157,600 00	88,261 85	16,938 03	105,199 88
County of Essex	32,000 00	.....	32,000 00	21,615 31	1,395 54	23,010 85
Town of Barrie	12,000 00	.....	12,000 00	5,703 98	157 52	5,861 50
Town of Chatham	100,000 00	.....	100,000 00	28,827 53	1,400 36	30,227 89
Town of Dundas	52,000 00	.....	52,000 00	4,410 75	3,667 65	8,078 40
Town of Guelph	80,000 00	80,000 00	.....	34,407 74	7,271 02	41,678 76
Town of Peterborough	100,000 00	100,000 00	.....	16,215 18	1,356 08	17,571 26
	7,300,000 00	5,867,400 00	1,432,600 00	1,818,286 97	446,788 06	2,265,155 03

TABLE No. 2.

UPPER CANADA MUNICIPAL LOAN FUND.—Statement of the Railway Investments made by the Municipalities of Upper Canada, from the monies borrowed by them on the credit of the Municipal Loan Fund.

MUNICIPALITIES.	RAILROADS IN WHICH INVESTED.	STOCK.	LOANS.	TOTAL.
		$	$	$
Town of Niagara	Erie and Ontario Railroad	60,000 00	220,000 00	
Village of Chippawa	Do do	20,000 00		
				300,000 00
Township of Bertie	Buffalo, Brantford and Goderich Railroad	40,000 00		
" Brantford	Do do	50,000 00		
Town of Brantford	Do do	100,000 00	400,000 00	
Township of Wainfleet	Do do	20,000 00		
" Canborough	Do do	8,000 00		
U. C. Huron and Bruce	Do do	300,000 00		
Townships of Moulton & Sherbrooke	Do do	20,000 00		
County of Perth	Do do	200,000 00		
Town of Paris	Do do	40,000 00		
Town of Stratford	Do do		100,000 00	
				1,278,000 00
City of Ottawa	Bytown and Prescott R.R.		200,000 00	
Town of Prescott	Do do		100,000 00	
				300,000 00
Town of St. Catherines	Port Dalhousie and Thorold Railway	100,000 00		
				100,000 00
Town of Woodstock	Woodstock & Lake Erie Railway & Harbor Comp'y		100,000 00	
Township of Woodhouse	Do do		80,000 00	
" Norwich	Do do		200,000 00	
" Windham	Do do		100,000 00	
Town of Simcoe	Do do		100,000 00	
				580,000 00
County of Elgin	London & Port Stanley R.R.	80,000 00		
City of London	Do do	200,000 00	175,400 00	
				455,400 00
U. C. Lanark & Renfrew	Brockville & Ottawa R.R.		800,000 00	
Town of Brockville	Do do		400,000 00	
T'nship of Elizabethtown	Do do		154,000 00	
				1,354,000 00
Town of Guelph	Galt and Guelph R.R.	80,000 00		
				80,000 00
Town of Cobourg	Cobourg & Peterboro' R.R.	500,000 00		
				500,000 00
Town of Port Hope	Peterboro' & Port Hope R.R. / Port Hope, Lindsay & Beaverton R.R.	680,000 00		
Township of Hope	Do do	60,000 00		
Township of Ops	Do do	80,000 00		
Town of Peterboro'	Do do		100,000 00	920,000 00
	Totals	2,638,000 00	3,229,400 00	5,867,400 00

TABLE No. 3.

UPPER CANADA MUNICIPAL LOAN FUND.—Statement of the Accounts of the Upper Canada Municipalities, chargeable with Interest and Sinking Fund in full, showing the balances due by them on the 31st December, 1863, after deducting all payments to 31st December, 1864, and showing also the amount at the credit of each Municipality for Sinking Fund, without interest, on the 31st December, 1864.

MUNICIPALITIES.	Total Loans.	Annual Payment of 8 per cent.	Balances due 31st Decr., 1863.	Sinking Fund.
	$	$	$	$
County of Grey	16,000 00	1,280 00	...	3,243 67
Township of Brantford	50,000 00	4,000 00	56 93	10,708 21
Township of Canborough	8,000 00	640 00	28 70	1,713 30
Township of Wainfleet	20,000 00	1,600 00	...	4,322 85
United Counties of Huron and Bruce	308,000 00	24,640 00	148 08	67,165 40
*Townships of Moulton and Sherbrooke	16,800 00	1,344 00	...	3,854 57
Town of Paris	40,000 00	3,200 00	287 86	8,461 65
County of Oxford	20,000 00	1,600 00	...	4,275 62
County of Lincoln	48,000 00	3,840 00	2,036 35	9,379 62
County of Lambton	16,000 00	1,280 00	...	3,375 77
*Township of Middleton	3,000 00	240 00	592 72	586 53
Township of Stanley	10,000 00	800 00	...	2,024 64
Town of Cornwall	12,000 00	960 00	33 05	2,361 53
Town of Belleville	20,000 00	1,600 00	4 41	3,896 97
U. Counties of Northumberland & Durham	460,000 00	36,800 00	60,353 20	63,929 93
County of Elgin	80,000 00	6,400 00	...	17,065 20
County of Hastings	157,600 00	12,608 00	247 97	25,594 69
County of Essex	32,000 00	2,560 00	...	5,702 56
Town of Dundas	52,000 00	4,160 00	32,813 57	2,015 60
Town of Guelph	80,000 00	6,400 00	14,999 28	10,138 94
$	1,449,400 00	115,952 00	111,602 09	249,817 25

* The original Loan to Moulton and Sherbrooke was $20,000, but $3,200 thereof was paid up in 1855. The Loan to Middleton was $5,000, but $2,000 thereof was paid up in 1859.

TABLE No. 4.

UPPER CANADA MUNICIPAL LOAN FUND.—Statement of the Accounts of the Upper Canada Municipalities chargeable annually with five cents on the dollar, shewing the balances due by them on the 31st December, 1863, deducting all payments made to the 31st December, 1864.

MUNICIPALITIES.	TOTAL LOANS.		Due on Assessment for 1858, or on Annual Assessment when that for 1858 has been exceeded.										Total arrears due on 31st Dec'r. 1863.	
			1859.		1860.		1861.		1862.		1863.			
	$	cts.	$	cts.	$	cts.	$	cts.	$	cts.	$	cts.	$	cts.
Town of Port Hope	860,000	00	.....	.....	1,453	34	6,125	34	6,125	34	6,125	34	19,829	36
Township of Hope	60,000	00	.....	.....	3,084	05	3,084	05	3,084	05	3,084	05	12,336	20
Town of Niagara	280,000	00	.....	.....	.....	.....	1,206	67	2,413	34	2,413	34	6,033	35
Town of Cobourg	500,000	00	.....	.....	.....	.....	6,761	30	6,761	30	6,761	30	20,283	90
Village of Chippawa	26,000	00	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Township of Bertie	40,000	00	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Town of Brantford	500,000	00	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
County of Perth	288,000	00	.....	.....	.....	.....	.....	.....	.....	.....	17,955	11	17,955	11
City of Ottawa	200,000	00	.....	.....	.....	.....	14,851	60	5,437	07	3,754	37	24,073	04
Town of Prescott	100,000	00	.....	.....	351	51	2,438	90	2,378	.....	2,378	.....	7,546	41
Town of St. Catharines	190,000	00	8,552	35	8,552	35	8,552	35	8,552	35	8,552	35	42,761	75
Township of Ops	80,000	00	.....	.....	.....	.....	.....	.....	.....	.....	1,187	61	1,187	61
City of London	375,400	00	24,979	95	24,979	95	24,979	95	24,979	95	24,979	95	124,899	75
U. C. Lanark & Renfrew	800,000	00	.....	.....	.....	.....	13,975	95	14,296	64	14,476	49	42,749	08
Town of Brockville	400,000	00	.....	.....	.....	.....	.....	.....	.....	.....	5,159	53	5,159	53
Township of Elizabethtown	154,000	00	.....	.....	.....	.....	2,752	01	2,888	78	2,888	78	8,529	57
Town of Stratford	100,000	00	.....	.....	.....	.....	.....	.....	.....	.....	2,770	32	2,770	32
" " Goderich	100,000	00	.....	.....	.....	.....	.....	.....	.....	.....	1,318	93	1,318	93
" " Barrie	12,000	00	.....	.....	.....	.....	.....	.....	876	35	896	05	1,772	40
" " Chatham	100,000	00	.....	.....	.....	.....	.....	.....	.....	.....	4,001	23	4,001	23
" " Peterborough	100,000	00	.....	.....	.....	.....	.....	.....	.....	.....	4,219	65	4,219	65
	5,265,400	00	33,532	30	38,421	20	84,758	12	77,793	17	112,921	80	347,426	59

NOTE.—The Towns of Woodstock and Simcoe, and the Townships of Woodhouse, Norwich and Windham are not included in this table, the Court of Chancery of Upper Canada having granted an injunction restraining the Crown from taking any proceedings to collect amounts due by them until the Niagara and Detroit Rivers Railroad shall have been constructed. From this decision the Crown has appealed, but no final judgment has yet been given.

TABLE No. 5.

UPPER CANADA MUNICIPAL LOAN FUND.—Statement of the annual value of the Assessed Property of the several Municipalities of Upper Canada, subject to Tax of 5 cents on the dollar on account of the Municipal Loan Fund.

MUNICIPALITIES.	1858.	1859.	1860.	1861.	1862.	1863.
	$	$	$	$	$	$
Town of Port Hope	125,506 80	106,695 40	90,441 00	89,919 70	82,424 00	81,102 00
Township of Hope	61,681 20	55,805 04	55,829 10	54,926 76	52,380 00	51,063 48
Town of Niagara	48,266 80	44,265 23	38,639 31	34,065 65	27,510 48	25,675 50
Town of Cobourg	135,225 85	126,789 25	110,895 00	111,596 85	92,557 00	96,766 62
Village of Chippawa	18.550 00	16,976 00	15,159 50	13,703 00	13.048 00	15,008 00
Township of Bertie	39,525 60	36.901 68	38,366 52	38.274 18	38,405 88	37,861 20
Town of Brantford	184,59[illegible] 00	161,063 00	143,526 00	143,222 00	141.290 00	141,339 00
County of Perth	291,465 06	344,330 [illegible]0	344.340 00	367,922 46	371.946 78	363,813 90
City of Ottawa	194,152 00	224,858 00	271,150 40	297.632 00	312,812 00	284,859 00
Town of Prescott	47,560 00	47.605 00	48,269 00	48 778 00	44,857 00	43,549 00
Town of St. Catharines	171,047 00	170,993 00	157,654 00	15[illegible],998 00	155,379 00	163,686 00
Township of Ops	23,740 32	21,808 20	20.791 50	[illegible]1,979 80	22,151 52	21,730 20
City of London	499,599 00	277,028 00	341,657 00	320.526 00	310,072 00	337,458 00
U. C. Lanark and Renfrew	254,337 36	261,345 12	274,031 28	279,567 12	285,932 82	289,529 88
Town of Brockville	103,190 57	105,674 78	103,448 38	98,270 87	78,029 03	76,286 81
Township of Elizabethtown	57,775 68	52,846 20	48,099 60	46,968 96	49,073 04	47,823 36
Town of Stratford	58,943 00	50,514 73	46.536 96	46,768 60	47.876 60	43,841 40
Town of Goderich	86,378 94	80,000 00	61,114 92	76.247 00	73,359 90	78,427 00
Town of Barrie	17,527 00	17,605 00	17,725 80	18,104 98	17,063 00	17,921 00
Town of Chatham	80,024 70	79,353 40	56,064 80	78,175 10	64,310 05	64,919 70
Town of Peterboro'	70,964 20	73,128 60	73,708 00	93,467 00	86,800 00	34,393 00

MEMORANDUM.

In four of the Municipalities above specified, namely, Perth, Ottawa, Lanark and Renfrew and Peterboro, the assessed property in 1863 considerably exceeded that of 1858, and there was a trifling increase in the case of Barrie. With respect to the others

The Tax of 5 cents on the Dollar upon the assessment of 1858, produced for	$ cts	To produce the like sum on the assessment of 1863, would require in each case a tax upon the dollar, of
Port Hope	6,125 34	Seven and five-eighth cents.
Township of Hope	3,084 05	Six cents and a small fraction over.
Town of Niagara	2,413 34	Nine and a half cents nearly.
Town of Cobourg	6,761 30	Seven cents.
Town of Chippawa	927 50	Seven cents.
Township of Bertie	1,976 28	Five and a quarter cents.
Town of Brantford	9,229 70	Six and a half cents and a fraction.
Town of Prescott	2,378 00	Five and a half cents.
Town of St. Catharines	8,552 35	Five and a quarter cents nearly.
Township of Ops	1,187 01	Five and a half cents nearly.
City of London	24,979 95	Seven and three-eighth cents.
Town of Brockville	5,159 53	Six and three quarter cents.
Township of Elizabethtown	2,888 78	Six cents and a fraction.
Town of Stratford	2,947 15	Six and three quarter cents.
Town of Goderich	4,318 93	Five and a half cents.
Town of Chatham	4,001 23	Six cents and a quarter nearly.

TABLE No. 6.

UPPER CANADA MUNICIPAL LOAN FUND.—Showing the probable result of the establishment thereof, on the basis that existing legislation will be strictly carried out.

Total amount of loans—Table 1.....			$7,300,000 00
Less capital paid up, " 3.....			5,200 00
			7,294,800 00
Payments made thereon, in cash or by Municipalities Fund, Table 1.....		$2,265,155 03	
Due by Municipalities chargeable with Interest and Sinking Fund in full on the 31st December, 1863, Table 3.....		111,602 09	
Estimated capital due from said Municipalities, 1st Jan., 1864, say.....		1,000,000 00	
Due by Municipalities chargeable with 5 cents on the dollar, on the 31st Dec., 1863, Table 4.....		347,426 59	
There are 21 Municipalities chargeable with 5 cents, Table 5. In 16 of these the assessment of '58 is still the standard, and the tax thereon produces per annum....	$86,930 24		
Add 5 cents upon the assessment for 1863 of the other 5, namely, Perth, Ottawa, Lanark and Renfrew, Barrie and Peterboro' (Table 5)	52,025 83		
	$138,956 07		
Which is equal to the interest at six per cent. upon a capital of.....		2,315,937 82	
Brantford, Port Hope, Stratford and Peterborough have realized in cash or securities amounts yielding over the 5 cents tax an annual sum of about $20,000, equal to a capital of.....		333,333 33	
And there is payable to this Fund on account of the Seignorial Tenure commutation, a capital of.....		3,096,430 00	9,469,884 86
Balance representing interest received or receivable by the Province.....			$2,175,084 86

COUNTY OF LINCOLN.

The advance of $48,000 to this Municipality was, in accordance with By-law, loaned to a Company organized for the purpose of buying and completing the Queenston and Grimsby Macadamized Road, which road was in 1850 purchased from the Government, by the United Counties of Lincoln, Haldimand, and Welland, for the sum of four thousand dollars payable in twenty years, with interest at five per cent. per annum. The eight per cent. per annum has been paid on this loan of $48,000 to the close of 1863, with the exception of a balance of about two thousand dollars. The tax for this balance was imposed by the County Council in the year 1863, but some of the townships liable thereto failed to carry out the requirement of the County By-law, in consequence of the Clerk omitting to give the necessary notice. The rate for the arrears as well as for the amount falling due in 1864, has been imposed during the current year.

NORTHUMBERLAND AND DURHAM.

Somewhat more than one fourth of the entire Municipal Loan Fund of Upper Canada, viz. :—$1,880,000 was advanced to these Counties, and three of the minor Municipalities within the limits thereof.

The loan of four hundred and sixty thousand dollars made directly to the United Counties was all expended according to the provisions of the By-law in the construction of Gravel Roads, with the exception of a portion which was used in payment of interest and sinking fund to the Government.

The roads built by this expenditure are now partly in the possession of and under the control of the Counties, but mainly in the possession and under the control of the Township Municipalities within the limits of which they are situated. Tolls are established and collected upon the whole of them, but from the County Roads which are 42 miles long, the revenue derived is very trifling.

Differences of opinion arose among the Township Municipalities, and between them and the United Counties, with respect to the proportions in which the tax for payment to the Government should be borne,

which led to the passage of the Act 23 Vic., Cap. 90, by which certain of the Municipalities are required to pay 8 per cent. per annum for Interest and Sinking Fund on $236,000 in the year 1860, and every year thereafter until the whole is paid up; these Municipalities, in common with the other Municipalities constituting the United Counties, to be taxed according to their respective properties to meet the Interest and Sinking Fund on the residue of the loan, viz., $224,000. The Act referred to provides that the tax for the $236,000 is to be paid to the Counties' Treasurer on or before the 14th December of each year, and in default of payment, that officer is required forthwith to issue his warrant for the amount, and proceed to the collection thereof with interest in the same manner as for County Rates, and "any Treasurer, Collector or other Municipal officer or functionary, or any Member of the Council of any of the said Municipalities, wilfully neglecting or refusing to perform or concur in performing any official act requisite for the collection of the said rate—or misapplying or being a party to the misapplication of any portion of the proceeds thereof, or neglecting or refusing to pay over the same to the Treasurer of the said United Counties, and his sureties, shall be personally liable to the United Counties of Northumberland and Durham for any sum which, by reason of such neglect, refusal, misconduct, or misapplication, shall not be paid to the Treasurer of the said United Counties at the time required by this Act as for monies received by such Member, Treasurer, Collector, or other Municipal officer or functionary for the use of the said United Counties."

Even the tax under the special act just cited for 1862 has not yet been paid in full. The Treasurer notified the several Municipalities as to the particular sums they were required to raise, but some denied the receipt of these notices and refused to assess, others refused to assess unless all did, and as the Treasurer is appointed by and under the control of the United Counties Council, which again is composed of the Reeves of the Municipalities to be affected by his action, the enforcement by that officer of the compulsory provisions of the Act contrary to the feelings and wishes of the Members of the Council is hardly to be expected.

The United Counties have no debt except that to the Municipal Loan Fund.

TOWN OF DUNDAS.

The loan of $52,000 to this Municipality was made for the purpose of enabling it to discharge its liability to the Great Western Railway Company for expenditures incurred in altering the line and improving the navigation of the Desjardins Canal. Forty thousand dollars were paid to the Railway Company in January, 1856. The balance remained

in the hands of the Town Council till 1862, when it was paid over to the Railway Company, the cause of the delay being, that differences arose between the two Corporations which were finally settled by the decisions of the Law Courts.

The repayments to the Government on account of the loan have been very small, but $2,000 deposited by the Mayor in the agency of the Bank of Upper Canada at Hamilton, to the credit of the Receiver General on the 31st day of December last, are not yet credited in the books of the Province, because the vouchers have not been forwarded to Quebec.

The annual value of the assessed property of the Municipality, and the yearly rates of taxation, from 1858 to 1864 inclusive, were—

1858—Assessment.....	$85,734	Tax	14	cents	on	the dollar.
1859 "	80,937	"	15	"		"
1860 "	75 071	"	15	"		"
1861 "	70,449	"	25	"		"
1862 "	60,975	"	31	"		"
1863 "	58,277	"	30	"		"
1864 "	57,041	"	30	"		"

The debts of the Municipality, apart from the Loan Fund, on the 31st December, 1863, consisted of

Debentures afloat (of which nearly $5,000 were past due) bearing interest at various rates from 6 to 10 per cent., but three-fourths of the amount bearing 6 per cent.....	$92,135 00
Amount due for County Rates, coupons, and Sinking Fund set aside to meet reissue of Debentures.....	4,539 32
Amount due for individual accounts.....	2,635 09
	$99,309 41

The assets at the same date are stated as follows :—

Property, consisting of Town Hall, School House and sundry other real and chattel property which cost.....	$23,507 96
Taxes in arrear.....	26,242 10
Cemetery account.....	1,858 75
Due from Individuals.....	191 00
Cash balance.....	2,762 38

Stock in the Dundas and Waterloo Road, which produces an annual revenue of about $1,000 per annum.

And as against the Municipal Loan Fund indebtedness, there is the liability to the Municipality of the Desjardins Canal amounting at the date mentioned to $86,992 46/100.

This Canal is now managed by Commissioners solely for the benefit and on the responsibility of the Town. Considerable repairs have been made to it during the present year, by means of which a debt has been incurred which cannot be paid off out of the revenue in a much shorter period than two years. After that debt is discharged, it is estimated that the Canal will yield a net revenue of about $1,500 per annum.

TOWN OF GUELPH.

The $80,000 borrowed from the Fund by this Municipality was expended on the construction of the Galt and Guelph Railway. The Town has derived no revenue from the investment and cannot hereafter derive any from it, as the Railway by decision of Chancery has passed into the hands of the Great Western Railway Company.

To aid Guelph in the enterprize other Municipalities contributed the sum of thirty thousand dollars in the form of Debentures, as follows, viz:—

The City of Hamilton.....	$10,000 00
The Township of Guelph.....	10,400 00
The Village of Preston.....	9,600 00
	$30,000 00

The whole of the City of Hamilton Debentures, and $400 of those issued by the Township of Guelph, were handed over to the Government in June, 1859, and for these the Town was credited in the Loan Fund account with $9,620 as cash. The Town now holds the Township of Guelph's Debentures for $10,000, and the whole of those issued by Preston. They mature in 1874, and the interest thereupon amounting to $1,176 annually is regularly paid. The Town made no provision to meet its liabilities to the Loan Fund for the years 1860 and 1861, and according to a report made to the Corporation by a deputation of its Members who had a conference with Mr. Howland, then Finance Minister, on the subject of these arrears in October, 1862, they were given to understand that the arrears should stand in abeyance, providing

Interest and Sinking Fund subsequently accruing due were duly met, until the end of the time; and the Writs which were at that time in the Sheriff's hands against the Town were withdrawn. No steps were taken, however, to give effect to this understanding, while on the other hand the Town has been duly assessed to meet its liabilities to the Loan Fund for the years 1862, 1863 and 1864.

The annual value of assessed property, and the rate of taxation, from 1858 to 1864 inclusive, were as follows:—

1858—Property.....	$116,864	Tax	15	cents	per	dollar.
1859 "	108,905	"	15	"	"	
1860 "	110,458	"	8	"	"	
1861 "	119,075	"	9½	"	"	
1862 "	116,483	"	15¼	"	"	
1863 "	118,255	"	17½	"	"	
1864 "	114,966	"	15½	"	"	

The indebtedness of the Town apart from the Municipal Loan Fund, is consolidated in Debentures issued on account of various local improvements amounting at the close of 1863 to a trifle over $70,000. The assets at the same time consisted of

Town Hall and Market House which cost.....	$46,000
Cemetery.....	1,900
Due for taxes in arrear.....	4,420
Cash balance.....	6,864
	$59,184

And the Corporation as above stated holds as against its Loan Fund indebtedness, Debentures of the Village of Preston, and the Township of Guelph amounting to $19,600.

TOWN OF PORT HOPE.

The entire loan to this Municipality was $860,000—of which $180,000 were to be lent to Commissioners for the completion of the Harbour, $400,000 were to be applied in payment of stock in the Peterborough and Port Hope Railway, and $280,000 for stock in the Port Hope, Lindsay and Beaverton Railway.

The loan for the Commissioners was paid by the Government to the Town, and by the Town to the Commissioners, and the transactions of that body, and the financial results of the construction of the Harbour, are set forth in statements with which I have been furnished by Charles

Hughes, Esq., now, and for many years previously Secretary of the Board of Commissioners.

The statements show that on the purchase, construction and maintenance of the Harbour, including the salaries of officers and all contingent expenses the Commissioners, between 1853 and the 10th October, 1864, paid out.....	$270,711
They also paid to the Town Council on account of interest.....	34,853
And they deposited to the credit of Hon. B. Seymour, as explained below.....	28,073
	$333,637

The Commissioners are indebted to the Contractor for the construction of the Harbour to the extent, including interest to the 1st May last, of $61,400. They also owe £37,500 sterling for Debentures issued, but for £5,000 of these they received no consideration, the issue thereof having been made to assist the Railway Company, and for this sum the Commissioners hold the note of the said Railway Company, endorsed by the Town Council of Port Hope. The Commissioners engaged to pay 8 per cent. on their loan, so as to enable the Town Council to meet their liability on the amount to the Municipal Loan Fund, and calculating at that rate they are in arrears for interest to the amount of about $50,000. Their other liabilities do not exceed $1,800.

To meet these liabilities, they hold the note above mentioned, say $25,000, sundry chattel properties and debts due to them, valued at about $3,000, and the Harbour property valued at $200,000. The gross receipts from Harbour Tolls from 1853 to 1864 inclusive, were as follows :—

1853....	$14,850	1857....	$ 8,603	1861....	$ 9,051
1854....	11,591	1858....	10,311	1862....	15,354
1855....	12,045	1859....	8,794	1863....	16,522
1856....	16,308	1860....	9,707	1864....	15,262

Considerable sums have to be expended on the Harbour from time to time for dredging and repairs, in consequence of the means at the disposal of the Commissioners being insufficient to carry out the original plans. The Province contributed $40,000 towards the cost of constructing the Harbour. The entire cost of repairs and management for the last three years averaged about $4,400 per annum.

£32,500 Sterling of the £37,500 of Debentures issued were for the loan made to the Commissioners by the Town Council of Loan Fund monies. Of these £12,000 were deposited by the Town Council to meet any claim which might be found due on the settlement of the late Mr. Zimmerman's account for the construction of the Railway. On investi-

gation it was found that no balance was owing on construction account, and these Debentures reverted to and are now held by the Town Council, with the exception of one thousand pounds handed over to the Government on Municipal Loan Fund account, and credited to the Municipality as cash.

The other £20,500 of Sterling Debentures represent currency Debentures previously issued, and lent by the Town Council to the Railway Company, and by the Company transferred to other parties, as security for debts due by them.

When the Sterling Debentures were issued they were made payable to Bearer, and a mortgage was executed by the Commissioners in favor of the holders, of which mortgage the Hon. B. Seymour and Mr. David Smart, are the Trustees.

The present Town Council hold that the act of their predecessors in transferring the Harbour Debentures to the Railway Company was a violation of duty and of the law, and have instituted a suit in Chancery to determine the question.

The advances to the Municipality for loans to the Railway Company were all paid over to the Company as received, and security was taken for the last loan, viz., $280,000 on the Millbrook and Peterborough Branch. The Municipality has received no money from the Company on account of these investments, but the Company paid the Government to the credit of its Loan Fund account $51,295$\frac{98}{100}$.

Annexed is a synopsis of the earnings and expenditures of the Railway Company from 1859 to 1863 inclusive :—

PORT HOPE, LINDSAY AND BEAVERTON RAILROAD.

(*From 18th April to 31st December*, 1859.)

Earnings from passengers		$ 9,201 43
Freight		30,414 78
Mails		905 95
Other sources		2,523 00
		43,045 16
Operation of road	$12,084 64	
Repairs	13,730 40	
Interest on locomotive and rolling stock.	1,222 05	
Loss and damage account	559 00	
Legal expenses	680 25	
		28,276 34
Balance being nett revenue		$14,768 82

(*For year ending* 31*st December*, 1860.)

Earnings from passengers		$15,534 12
Freight		36,633 92
Mails		1,290 00
Other sources		236 00
		53,694 04
Operation of road	$18,023 72	
Repairs	19,263 57	
Interest on locomotive and rolling stock.	1,810 84	
Loss and damage	152 73	
Legal expenses	450 50	
Car hire and storage	258 00	
Reception H. R. H. Prince of Wales...	151 65	
		40,111 01
Nett revenue		$13,583 03

(*For year ending* 31*st December*, 1861.)

Earnings from passengers		$17,593 86
Freight		37,234 27
Mail service		1,290 00
		56,118 13
Operation of road	$18,716 17	
Repairs	18,866 34	
Miscellaneous	2,990 82	
		40,573 33
Nett revenue		$15,544 80

(*Year ending* 31*st December*, 1862.)

Earnings from passengers		$16,663 62
Freight and car hire		45,590 81
Mails		1,290 00
		63,544 43
Operation of road	$20,868 59	
Repairs	21,263 43	
Miscellaneous	2,323 08	
Special works of reconstruction	1,055 44	
Legal and Parliamentary expenses	3,059 14	
		48,569 68
Nett revenue		$14,974 75

(*Year ending 31st December*, 1863.)

Earnings from passengers		$15,714 01
Freight		45,661 56
Mails		1,290 00
		62,665 57
Operation of road	$19,969 43	
Rolling stock and repairs	22,417 60	
Miscellaneous	650 00	
Interest on rolling stock	1,623 96	
Government Railway Inspection	214 99	
Special works	2,002 03	
Legal and Parliamentary expenses	116 00	
		46,994 11
Nett revenue		$15,671 46

The security taken on the Millbrook and Peterborough Branch is a mortgage for the sum of Forty Thousand Dollars, upon which, on the 31st December last, there were five years interest due, amounting to $12,000.

The Liabilities and Assets of the Town on the 31st December, 1863, apart from the transactions of the Municipality with the Harbour Commissioners, and its connection with the Loan Fund, were as follows:—

Liabilities.

Outstanding Debentures	$40,470 65
Bills payable	8,000 00
Interest	1,946 08
Sundry small Debts	2,522 91
	$52,939 64

Assets.

Cash Balance	321 86
Arrears of Taxes	13,274 28
Rents	431 48
Gas Stock	11,000 00
Real Estate and Chattels, valued at	31,470 00
	$56,497 62

The Annual Assessments for all purposes during the last four years were—

1861—12½ cents on the dollar.	1863—14 cents on the dollar.
1862—12½ " "	1864—15 " "

TOWNSHIPS OF HOPE AND OPS.

The advances to these two Municipalities were lent to the Port Hope and Peterborough Railroad Company, and neither Corporation has received any income from the investment.

The Township of Ops has paid to the Government its 5 cents on the dollar by assessment from 1859 to 1862 inclusive.

The Township of Hope has imposed the tax of 5 cents on the dollar every year since 1859. The amount for that year was paid to the Government. The amounts for 1860-and 1861, were paid to the County Treasurer. The amounts for 1862 and 1863 are retained in the Township Treasury, with the exception of $640 paid to the County Treasurer under the provisions of the Act 23 Vic., Cap. 98. This course was adopted, because some of the other Municipalities of Northumberland and Durham have not collected the proportion each is liable for, and the Corporation of Hope fear that were they to pay over their quota, and a warrant was subsequently to issue for a deficiency, their Municipality would be liable with the defaulters pro rata.

The Township of Hope is a debtor to the Municipal Loan Fund in three ways, First, for its own direct debt of $80,000, Secondly, for $8,000 of the $160,000, borrowed by Northumberland and Durham, for which it is made specially liable by the Act 23 Vic., Cap. 98; and Thirdly, for its proportion of $224,000 in common with all the other Municipalities constituting the United Counties of Northumberland and Durham. The representatives of the Township are of the opinion that they are only liable annually to one tax of 5 cents on the dollar, and this they have assessed for and are prepared to pay, as soon as they can be secure against the risk of becoming liable for more than that sum.

The liabilities of the Township of Hope on the 31st December last, according to the Auditors Report, apart from its Loan Fund indebtedness directly, and through the County Council, consisted of a balance due on County Rate of 1863 amounting to $637. The assets at the same date were :—

Due on non-resident taxes.....	$ 688 00
Cash in the hands of Collector and Treasurer.....	5,138 32
	$5,826 32

TOWN OF NIAGARA.

The loans to this Municipality were applied as provided by the By-laws, namely, $60,000 for stock in, and $220,000 for a loan to, the Erie and Ontario Railroad Company, the loan secured by a first mortgage on the road.

The Railroad Company failed, the running of the road was for some time discontinued, and the stock became utterly worthless. Under the provisions of the Act 25 Vic., Cap. 32, an agreement was concluded in August, 1863, for the sale of the interest of the Town in the Erie and Ontario Railroad to the recently chartered Erie and Niagara Railway Company. The purchase money was $57,000 of which $12,000 were paid in cash, and a mortgage taken for $45,000, bearing interest at six per cent., payable half yearly, the principal to be paid in 15 years. A main provision of the agreement was, that the railroad is to be extended from Chippawa to Fort Erie, (opposite Buffalo,) and the extension has since been vigorously prosecuted, and is now nearly completed.

The debts of the Town on the 31st December last, were:—

Due to the Government for the 5 cents per dollar tax	$6,033 35
Other creditors	4,329 10
	$10,362 45

The assets at the same date consisted of—

Taxes and rents in arrear and cash balance	$4,438 03

And various properties, almost unproductive, which cost about $40,000, namely, Court House, Town Hall, and Market House, Road Stock, Fire Engine, &c.

The Taxes during the last four years were—

1860—18 cents per dollar.	1862—17 cents per dollar.
1861—17 " "	1863—12½ " "

TOWN OF COBOURG.

The entire advance of $500,000 to this Municipality was applied to the payment of stock to that amount in the Cobourg and Peterborough Railroad.

After this road was constructed, a rival line was built by the extension of the Port Hope, Lindsay and Beaverton Railway from Millbrook to Peterborough. The means for defraying the cost of this branch were mainly supplied from the Municipal Loan Fund, notwithstanding the strong representations made by the people of Cobourg as to the ruinous consequences of this work upon their own investment. The Cobourg and Peterborough Road has not been run for the last three years, its affairs have long been in Chancery, the Rice Lake Bridge has given way, the rolling stock has been removed, and the Town has not derived, and is not likely to derive, any revenue whatever from its investment.

Cobourg is largely indebted apart from its liability to the Municipal Loan Fund, and by the Act 22 Vic., Cap. 72, this portion of its indebtedness was consolidated. Under the provisions of this Act, Debentures for £32,357 8s. 1d. currency and £15,200 sterling (the amount is limited to £50,000 sterling,) have been issued, and to secure the six per cent. interest upon these amounting annually to about $12,000, and to raise a sinking fund of one per cent. per annum, for redemption of the principal the entire Town property with a tax of 6¼ cents on the dollar annually, is vested in Trustees, and if the annual revenue from these sources is insufficient for the purposes stated the deficiency is to be made up by the inhabitants. The property of the Town thus vested in Trustees consists of

1. The Town Hall and Market Block.

2. The Harbour, Wharves, Piers, and appurtenances.

3. The Port Hope and Rice Lake Gravel Road.

The gross receipts from these sources from the commencement of the trust were the following :—

Harbour,	to 31st December, 1859.....					$8,717	01
"	from 1st Jan. to 31st Dec., 1860.....					8,819	14
"	" 1st " " 1861.....					7,313	85
"	" 1st " " 1862.....					4,583	69
"	" 1st " " 1863.....					5,190	43
Rice Lake Road	1st Jan. to 31st Dec., 1859.....					801	32
"	from 1st Jan. to 31st Dec., 1860.....					1,129	22
"	" " 1861.....					1,174	98
"	" " 1862.....					1,224	70
"	" " 1863.....					1,095	77
Town Hall,	to 4th May, 1860.....					156	00
"	from May, 1860 to May, 1861.....					1,472	00
"	" 1861 " 1862.....					2,202	72
"	" 1862 " 1863.....					1,589	16

The expenses of the Harbour amount to about $700 per annum; the road is leased, and is at present no expense, and the expense connected with the Town Hall is very trifling.

The Sinking Fund is invested in the Town Debentures, and on the 31st December, 1863, amounted to the sum of $10,200.

The Government hold of Cobourg Debentures £4,600 for the purchase of Rice Lake Road, and £4,000 for the purchase of Cobourg Harbour, upon which the interest is regularly paid; these Debentures forming part of the Consolidated Debt.

The tax of five cents on the dollar was imposed for 1861, 1862 and 1863, but believing the people were unable to pay, the Council directed their officers not to collect it. The Assessments for all other purposes during the last four years were—

1861—17½ cents on the dollar.	1863—18¾ cents on the dollar.
1862—14½ " "	1864—25 " "

VILLAGE OF CHIPPAWA.

The loan to this Municipality was applied as provided in the By-laws, namely, $20,000 for stock in the Erie and Ontario Railroad Company, and $6,000 for improving and enlarging a short canal which connects the Welland River with the Niagara River.

The railroad investment was an entire loss. The canal produces for the Municipality an annual revenue of about a thousand dollars; sufficient to pay the Government the tax of 5 cents on the dollar upon the assessment of 1858. That tax is paid up in full to the close of 1863.

TOWNSHIP OF BERTIE.

The loan of $40,000 was applied pursuant to the By-law in the payment of stock to that amount subscribed by the Municipality in the Buffalo and Brantford Railway Company, which investment was an entire loss.

The Municipality has no other debts, and has regularly assessed and paid to the Government the tax of 5 cents on the dollar upon the assessment of 1858 up to the close of 1863.

TOWN OF BRANTFORD.

The Loans to this Municipality of half a million of dollars were applied, pursuant to the By-Laws, as follows, viz:—

1st. Loan in 1853 of $100,000 for payment of Stock in the Buffalo, Brantford and Goderich Railroad Company,—and

2nd. Loan in 1854 of $400,000 was lent to the same Company on the security of their Bonds, with the exception of about $40,000, which was retained by the Government in payment of interest on the Loan.

The Stock acquired by the first Loan produced nothing for the Town, and was altogether sunk on the reorganization of the Company.

For the proceeds of the second Loan the Town received the Bonds of the Company, bearing interest, to the amount of $360,000. Of these Bonds—

£ 5,000 sterling were sold to build a bridge across the river.

3,500 " were lent to the Brantford Gas Company on mortgage of their works, but they produced no interest, the Company paying no more than working expenses.

8,000 " Were sold to redeem the Town Bonds lent to the Grand River Navigation Company. The property of that Company is now held by the Town, and the revenue derived therefrom pays interest on the debt.

25,000 " Were surrendered on the 1st June, 1857, and in lieu the Town received deferred bonds to the amount of £42,000, which it was then agreed should begin to bear interest, part from 1863, part from '64, and part from '65, but upon these, and upon

39,500 " of the original Bonds, the present arrangement is that the Railroad Company is to furnish the entire sum required by Government for the Town's indebtedness to the Municipal Loan Fund.

The rate of taxation for all purposes was, in 1861, 2, 3 and 4, ten cents on the dollar.

COUNTY OF PERTH.

The Loan of $280,000 to this Municipality in 1853 was applied as follows, viz:—

$200,000 for stock in the Buffalo, Brantford and Goderich Railroad, and $88,000 for improving County Roads.

The Railroad Stock is an entire loss. Of the sum for County Roads, $60,000 were expended in constructing Roads upon which Tolls are collected, and the Tolls have realized the following sums:—

In 1856	$ 8,776
1857	7,032
1858	6,760
1859	4,676
1860	4,088
1861	4,227
1862	5,303
1863	5,938
1864	4,600
Total 9 years	$51,400—Average $5,711⅑ per annum.

The cost of maintenance, averaging about $3,000 per annum is paid out of the Tolls.

The debts of the County on the 31st December, 1863, were :—

Due to the Government for 5 cents on the dollar for 1863.....	$17,955 11
Do on Debentures due December, 1864..	4,000 00
And for Debentures issued on the credit of the non-resident land-tax due in June, 1865.....	9,488 00
Do do do do 1869....	35,000 00

CITY OF OTTAWA.

The advance of $200,000 to this Municipality was lent to the Bytown and Prescott Railway Company, secured, in common with loans made by other municipalities, by mortgage on the property of the Company; but there was a prior mortgage thereupon for £100,000 stg. The city has received no money from the Company, and although the latter stipulated that they would pay the Government the interest and sinking fund on the loan as it matured, the only sums they have thus paid amount to no more than $16,411 50. The city invested $60,000 in the stock of the same Company, but this stock was sold some time ago at a considerable sacrifice. The Company has been considerably embarrassed, but an arrangement has been entered into between the Managing Director of the Grand Trunk Railway and the parties mainly interested in the Ottawa and Prescott Railway, (with the exception of the Town of Prescott), by means whereof it is hoped that these embarrassments will be removed.

The city has been assessed for the tax of five cents on the dollar for 1864.

According to the City Auditors' Report, the liabilities of the Municipality, exclusive of the Municipal Loan Fund indebtedness, on the 31st December last, were as follows :—

Debentures and interest.....	$168,976 68
Due to Bank of Montreal.....	9,125 00
" Sundry persons.....	7,509 33
" School Fund.....	5,191 00
Outstanding Cheques.....	30,991 28
	$221,793 29

The Assets at the same date were as follows:

Cash on hand	$ 28,447 05
Real and personal property	27,600 00
Taxes in arrear	101,639 76
Due for Market Tolls and Butchers' Stalls	2,432 69
	$160,119 50

TOWN OF PRESCOTT.

The advance to this Municipality of $100,000 was lent to the Bytown and Prescott Railway Company, and secured in the same way as the Loan made by the City of Ottawa. The Railroad Company promised on receiving the Loan to deposit two years interest and sinking fund with the Government, but they did not perform the promise; they bound themselves in the mortgage to pay the interest and sinking fund semi-annually, but the total amount paid by them to the Government on account thereof was only $7,738.

The Town subscribed for $30,000 stock in the Company, and issued Debentures for the amount. Those which have matured, and the interest upon the whole amount, have been regularly paid. Of these Debentures $16,200 are still running, and these fall due in sums varying from $1,800 to $2,800 each year, from 1865 to 1871, inclusive.

For neither Stock nor Loan has the Town received any payment from the Railroad Company.

The liabilities of the Town on the 31st. December, 1863, apart from the Municipal Loan Fund, were :—

Notes due at the Commercial Bank	$ 3,400 00
Due Counties' Council	800 00
Debentures for Railroad Stock, to mature	16,200 00
	$20,400 00

And the assets at the same date consisted of the railroad stock, and of the Town Hall and Fire Engine valued at $3,600.

The taxes during the last four years were—

1861—14¼ cents per dollar.	1863—15 cents per dollar.
1862—16¼ " "	1864—15 " "

TOWN OF ST. CATHARINES.

The advances under the By-laws of this Municipality amounted to $190,000 for the following purposes :—

1.	1853.—	For stock in the Saint Catharines and Welland Canal Gas Light Company.....	$26,000
2.	"	For loan to the Saint Catharines and Pelham Road Company.....	12,000
3.	"	For stock in the St. Catherines and Merrittville Road Company.....	12,000
4.	1854.—	For stock in the Port Dalhousie and Thorold Railroad.....	100,000
5.	"	For loan to St. Catharines and Welland Canal Gas Company.....	40,000
			$190,000

The four sums first mentioned were applied according to the provisions of the By-laws. Of the fifth $26,000 were lent to the Gas Light Company, and $14,000 were expended by the Town for other purposes.

The stock in the Gas Light Company (No. 1) was previously unproductive, but during the last two years, has paid dividends at the rate of six per cent per annum.

The Saint Catharines and Pelham Road Company paid interest to the Town on the loan made to them (No. 2) to the amonnt of $3,119$\frac{90}{100}$, after which the road was sold under the mortgage taken for the loan, and purchased by the Town. After it became Town property, tolls were collected amounting to $1,216$\frac{62}{100}$, out of which 761\frac{50}{100}$ were paid for wages of the collectors. Last year the road being worn out, the tolls were discontinued.

The investment in the St. Catharines and Merrittville Road (No. 3) was a total loss, the tolls never paid more than the expenses. The road was finally purchased by the Town at Sheriff's sale for $170, and the tolls thereon have been discontinued for some time.

The investment in the Port Dalhousie and Thorold Railroad never yielded any returns, but the stock was hypothecated to the late Hon. W. H. Merritt for a loan of $28,000 which sum was expended by the Town.

The loan to the Gas Light Company has all been repaid to the Town Corporation, either in cash or supplies.

The debts of the Municipality 31st December, 1863, were:—

Due to the Government for 5 cents on the dollar for 5 years.	$42,761 75
Debentures outstanding in England.....	125,487 03
Do Canada.....	48,370 81
	$216,619 59

The assets at the same date were:—

Stock in the Gas Light Company.....	$26,000 00
Town Hall, Market lot, and Cemetery lot, valued at.....	40,000 00
Twenty acres of land at Homer.....	4,000 00

And certain unproductive properties, entered in the assets at $44,920, consisting of fire apparatus, Saint Catharines and Merrittville Road, Queenston and Grimsby Road, and Saint Catharines and Pelham Road.

The taxes imposed during the last four years were—

1860—15½ cents per dollar.	1862—19¾ cents per dollar.
1861—17¾ " "	1863—19½ " "

CITY OF LONDON.

The advances to this Municipality amounted to $375,400, of which $200,000, made in July, 1854, were for stock in the London and Port Stanley Railroad Company, and $175,400, made in November, 1855, were for a loan to the same Company. The City holds first mortgage bonds covering also the rolling stock of the Company to the amount of $275,452, and the Contractors for building the road received in part payment of their contract bonds of the like description to the amount of $124,548. The City holds second mortgage bonds of the same Company to the amount of $200,000. In addition to the $375,400 borrowed from the Government, the City loaned to the Company its own Debentures for $220,000 and acquired $20,000 of stock from the County of Middlesex, making its entire investment in the London and Port Stanley Railroad $615,400. The road, about 24 miles long, is now paying running expenses and repairs, and last year made a nett profit of $10,806, but neither stock nor loans have yet produced any revenue whatever for the City.

The debts of the city on the 31st December, 1863, were as follows:—

Due to the Government for 5 cents on the dollar for the years 1859 to 1863, inclusive	124,899 75
Improvement Debentures outstanding maturing at various periods, from 1864 to 1876	224,594 16
*Great Western R. R., due in 1870, Debentures issued for Stock therein	100,000 00
London and Port Stanley Railroad Debentures, due in 1876 and 1877	220,000 00
County of Middlesex	40,000 00
Due to Local Funds	7,511 10
	$717,005 01

The assets at the same date were:—

Cash balance, bills receivable, and taxes due	37,047 71
Stock in Gas Company	20,000 00

And whatever may be the value of the London and Port Stanley Railroad investments.

No tax has been imposed to pay any portion of the interest due to the Municipal Loan Fund. The Assessments for all other purposes during the last five years, were—

1860	13¾	cents	on the dollar.
1861	18	"	"
1862	19	"	"
1863	19	"	"
1864	20	"	"

TOWN OF BROCKVILLE.

The advance of $400,000 to this Municipality was lent to the Brockville and Ottawa Railroad Company upon a first mortgage of their road, works, rolling stock and revenues, (in which Lanark and Renfrew and the Township of Elizabethtown, to the extent of their respective loans, rank equally with Brockville.) The Railroad has this year been completed to the Ottawa River; it has been doing a good business, and the extension now made will add largely to its traffic receipts.

* The Stock acquired by the issue of these Debentures was sold at about par, and the proceeds were applied to City purposes.

The Loan made by the Town was paid out by it to the contractors on the certificates of the engineers as the work progressed. By means of this process a large amount of interest accumulated on the Loan Fund Debentures in the hands of the Corporation, amounting to $48,221 37, which by a decision in Chancery the Town became entitled to. This sum was expended upon improvements in the Town, under an arrangement made with the Government, by which this procedure was permitted, upon condition that Brockville should deposit in the Bank of Upper Canada Town Debentures for forty thousand dollars, as collateral security for the annual tax of 5 cents on the dollar. This deposit was made, and the interest upon these Debentures, with a sufficient amount included in the tax for general purposes, makes up the five cent tax. The amount due to the Government for 1863, was in this way paid to the Corporation, but was retained in their hands.

The Auditors Report for 1863 exhibits a balance of cash in the Treasurer's hands on the 31st of December, of $10,243 89, and on the 1st January of that year the cash balance in the hands of that officer was still larger, namely $19,421 89.

The last published statement shows that the Liabilities and Assets of the Town, apart from the Municipal Loan Fund, were on the 31st December, 1862:—

Assets.

Mortgage on Gas Works and interest	$12,123 58
Arrears of Taxes	4,623 73
Real Property consisting of Market Places, Town Hall, and Engine houses	42,222 00
Three Fire Engines, Hooks and other apparatus	6,300 00
Cash	19,421 89
	$84,691 20

Liabilities.

School and Gas Debentures outstanding	$3,600 00
Gas Debenture, Sinking Fund, uninvested	1,216 45
Sundry Small Liabilities	613 41
Market and other Debentures	26,000 00
	$31,429 86

The taxes during the last four years were—

1861—18¾ cents per dollar.	1863—18 cents per dollar.
1862—12½ " "	1864—17½ " "

Note.—See Lanark and Renfrew.

UNITED COUNTIES OF LANARK AND RENFREW AND TOWNSHIP OF ELIZABETHTOWN.

The advances to these Municipalities, namely, $800,000 to Lanark and Renfrew, and $154,000 to Elizabethtown, were lent to the Brockville and Ottawa Railroad Company upon the same security as that given by the Company to the Town of Brockville.

But by the Act 23 Vict. Cap 109, the liability of the Company, under the mortgage to the Municipalities, was reduced to the 5 cents on the dollar of their respective assessments, payable by the Municipalities to the Government, "and so long as the said Company shall pay to the "Government of this Province the annual liability of the said Municipalities respectively," (*i. e.* of Brockville, Lanark and Renfrew and Elizabethtown,) "the said Company shall be taken and considered to "have complied with all its liabilities to the said Municipalities, in "respect of the said Loans, and the conditions of the mortgages and "securities aforesaid shall be deemed and taken to be fully performed."

The Company, however, have not paid anything, either to the Government or to the Municipalities under the enactment cited.

TOWN OF STRATFORD.

The advance to this Municipality of $100,000 was pursuant to the By-law passed in August, 1854, lent to the Buffalo, Brantford and Goderich Railroad Company, upon the security of their bonds. The Town held these bonds for about three years, receiving interest thereupon at the rate of six per cent. per annum, and then sold them in England at rates varying from 85 to 92½ per cent. The proceeds of the bonds were expended as follows:—

1. In erecting a Market House (with four stores therein) which yields an annual revenue of about $2,000.

2. In improving the streets, from which no income is derived.

3. And forty thousand dollars of the amount (with $20,000 in Debentures) were expended in the construction of a road, called the Mornington Road, which is about 17 miles long, and from which, though

a toll road, no revenue has been received by the Town. The affairs of this road are managed by a Company of Directors nominated by the Mayor of the Town, and the Corporation is the only party having any pecuniary interest therein.

The debts of the Town on the 31st December, 1863, consisted of the following:—

Due to the Government for balance on the 5 cents on the dollar for 1863		$2,770 32
Debentures issued for improvements, payable	Dec. 31st, '64..	6,800 00
Do do	Dec. 31st, '66..	16,000 00
Do Mornington Road,	1869..	20,000 00
		$45,570 32

The assets consist of the Market House and the Mornington Road.

TOWN OF GODERICH.

The $100,000 advanced to this Municipality was under the By-law to be loaned to the Buffalo, Brantford and Goderich Railroad Company, and to be secured by mortgage on the portion of the railroad within the Counties of Huron and Bruce. But no part of the loan was so applied. Forty thousand dollars of the amount were expended on improvements in the streets of the Town which yield no revenue, and $60,000, less a discount of $3,000, were lent on mortgage to the Northern Gravel Road Company, under an arrangement by which the Company is bound to pay the Town yearly the sum of $2,461[88], being the proportion which the sum borrowed by them was to furnish for the tax of 5 cents on the dollar. The Town holds the Company its debtor for whatever liabilities may accrue to the Government on account of the $57,000, but has no information as regards the stock of the Company, or with reference to its annual receipts and expenditures.

The debts of the Town on the 31st December, 1863, consisted of the following:—

Due to the Government for 5 cents on the dollar for 1863	$4,318 93
" for building a road	1,200 00
" for purchase of a Cemetery	7,200 00
	$12,718 93

The assets were:

A cash balance of $2,847 23

A considerable balance due by the Road Company.

And a Market House which produces annually about $865.....

The taxes during the last six years have averaged about seventeen cents on the dollar.

TOWN OF CHATHAM.

The By-law of this Municipality for the loan of $100,000 provided that the amount should be appropriated as follows, viz :—

1855.—For stock in St. Clair and Rondeau Plank Road Company	$26,000 00
For stock in Chatham and Camden Plank Road Company	8,000 00
For macadamizing roads, gas and water works, and drainage	66,000 00
	$100,000 00

$32,000 were invested in the road first mentioned, $12,000 in the second, and the balance was expended on roads, &c., but no gas or water works were constructed.

None of the investments made have produced any revenue, with the exception of the Saint Clair and Rondeau Road, which sometimes pays a dividend of between 2 and 3 per cent., but is as often unproductive.

TOWN OF BARRIE.

The advance to this Municipality was obtained "for aiding and constructing Ontario, Simcoe and Huron Branch Railroad on Kempenfeldt Bay," and was partly applied to that object, and partly expended on the erection of a Market House and Town Hall, which produce a revenue for the Municipality of about $150 per annum.

The liabilities of the Municipality on the 31st December last, were confined to its indebtedness to the Government. The assets at the same date consisted of the following :—

Due for taxes in arrear	$5,000 00
Non-residents taxes	4,800 00
Real property estimated value	18,000 00
	27,800 00

TOWN OF PETERBOROUGH.

The advance of $100,000 to this Municipality was lent to the Port Hope, Lindsay and Beaverton Railroad Company, upon the security of a lease for 999 years of the Millbrook and Peterborough Branch made by the Company to Fowler and Tait. The advance was paid to the Town in Debentures which were sold at a discount, and the amount loaned to the Company by the Town was $120,000 in cash, the balance being raised by Town Debentures which were sold at a discount also, the total loss upon these and the Municipal Loan Fund Debentures being about $28,000. The agreement was that the Lessees were to pa, the Town six per cent. per annum upon the loan, but differences arose between the Corporation and the Lessees, litigation ensued, and finally these differences were compromised about two years ago by the Town agreeing to accept from Messrs. Covert and Fowler, the present proprietors, $80,000 in full satisfaction of the claim. Twelve hundred dollars of the principal, and six per cent. interest on the amount of debt, are to be paid to the Town annually; and it is believed that this arrangement will be faithfully carried out as thus far it has been.

Its railroad liabilities comprise the entire indebtedness of the Town, with the exception of a small balance due for building a school house.

APPENDIX No. 2.

TABLE No. 1.

LOWER CANADA MUNICIPAL LOAN FUND.—Showing the Loans to each Municipality, the objects for which the same were advanced, and the payments made thereupon to Government, up to 31st December, 1864.

MUNICIPALITIES.	Loans.	Objects for which advanced.		Paid to Government.
	Total.	Railroads.	Local Purposes.	
	$	$	$	$
County of Stanstead for Townships of Stanstead, Magog and Bolton	71,000 00	71,000 00	...	346 52
County of Shefford	215,000 00	215,000 00	...	1,230 68
County of Terrebonne	94,000 00	94,000 00	...	...
County of Ottawa	131,600 00	131,600 00	...	...
County of Megantic for Township of Ireland	5,840 00	5,840 00	...	...
City of Montreal	800,000 00	...	800,000 00	500,735 45
Township of Acton	24,000 00	...	24,000 00	...
Town of St. Hyacinthe	16,000 00	...	16,000 00	4,919 08
Town of Sherbrooke	80,000 00	...	80,000 00	37,717 36
Village of Varennes	2,000 00	...	2,000 00	1,163 45
Village of Huntingdon	7,000 00	...	7,000 00	...
Township of Roxton	30,000 00	...	30,000 00	...
Township of Lingwick	10,000 00	...	10,000 00	...
Town of St. John	20,000 00	...	20,000 00	1,930 59
Village of Laprairie	4,000 00	...	4,000 00	833 07
Township of Tring	20,000 00	...	20,000 00	...
Parish of Ste. Marie de Monnoir	4,000 00	...	4,000 00	...
Township of West Farnham	30,000 00	30,000 00	...	...
Township of Shefford	57,500 00	50,000 00	7,500 00	...
City of Three Rivers	220,000 00	160,000 00	60,000 00	2,633 34
Parish St. Romuald d'Etchemin	20,000 00	...	20,000 00	388 40
Township of Granby	30,000 00	30,000 00	...	...
Town of William Henry, (Sorel)	20,000 00	...	20,000 00	932 87
Townships of Ascot and Westbury	8,000 00	...	8,000 00	...
Parish of St. Jean, Isle d'Orleans	8,000 00	...	8,000 00	...
Township of Somerset, North	16,000 00	...	16,000 00	...
Parish of St. Germain de Rimouski	50,000 00	...	50,000 00	701 78
Parish of St. Michel de Bellechasse	24,000 00	...	24,000 00	...
Village of Longueuil	12,000 00	...	12,000 00	745 17
Village of Chambly Basin	10,500 00	...	10,500 00	840 00
City of Quebec	50,000 00	50,000 00	...	20,934 12
Parish of St. Eusebe de Stanfold	3,000 00	...	3,000 00	...
Township of Bolton	13,000 00	13,000 00	...	...
Township of Stukely, North	16,000 00	16,000 00	...	...
Township of Stukely, South	10,000 00	10,000 00	...	...
Village of Fermont	32,000 00	...	32,000 00	502 08
Town of Terrebonne	10,000 00	...	10,000 00	2,284 49
Township of Magog	12,000 00	12,000 00	...	...
Village of Princeville	12,000 00	...	12,000 00	...

TABLE No. 1.—(*Continued.*)

MUNICIPALITIES.	Loans.	Objects for which advanced.		Paid to Government.
	Total.	Railroads.	Local Purposes.	
	$	$	$	$
Parish St. Helene de Kamouraska	1,200 00	...	1,200 00	335 00
Townships Grantham, Wendover and Simpson	10,000 00	...	10,000 00	...
Parish St. Cecile de Beauharnois	10,000 00	...	10,000 00	...
Township of Inverness	18,000 00	...	18,000 00	...
Parish St. Ann de la Perade	20,000 00	...	20,000 00	...
Grande Baie	4,000 00	...	4,000 00	...
Bagotville	4,200 00	...	4,200 00	...
Village of Arthabaskaville	4,000 00	...	4,000 00	...
Township of Laterriere	3,300 00	...	3,300 00	...
Township of Chicoutimi	5,000 00	...	5,000 00	...
Township of Tremblay	2,400 00	...	2,400 00	...
Grande Riviere	1,575 00	...	1,575 00	...
Town of Levis	40,000 00	...	40,000 00	...
Parish St. Valere de Bulstrode	6,000 00	...	6,000 00	...
Village of St. Jean Baptiste	2,000 00	...	2,000 00	...
Parish St. Armand, West	15,000 00	15,000 00	...	...
Township of Stanbridge	50,000 00	50,000 00	...	...
Village of Philipsburg	2,000 00	2,000 00	...	...
Parish of St. Maurice	1,000 00	...	1,000 00	...
Parish Notre Dame du Mont Carmel	1,000 00	...	1,000 00	...
Parish St. Christophe d'Arthabaska	1,000 00	...	1,000 00	...
Township of Chester, West	675 00	...	675 00	...
Parish St. Paulin	400 00	...	400 00	410 88
Parish St. Narcisse	1,000 00	...	1,000 00	122 54
Parish St. Frederick, (Beauce)	1,000 00	...	1,000 00	...
Township of Warwick	1,000 00	...	1,000 00	...
Village of Victoriaville	4,000 00	...	4,000 00	...
Townships of Ham and South Ham	1,000 00	...	1,000 00	...
Parish St. Stanislas, (Riviere des Envies)	1,000 00	...	1,000 00	80 00
Parish La Visitation, (Champlain Parish)	1,000 00	...	1,000 00	401 00
Township of Aston	1,000 00	...	1,000 00	60 00
Parish St. Genevieve de Batiscan	750 00	...	750 00	125 00
Parish St. Prospere	1,000 00	...	1,000 00	80 00
Parish Ste. Marie Magdaleine	800 00	...	800 00	63 00
Parish St. Didace	1,000 00	...	1,000 00	...
Parish Aubert Gallion	1,000 00	...	1,000 00	...
Parish St. Jean de Matha	1,000 00	...	1,000 00	...
Parish St. Celestin	1,000 00	...	1,000 00	60 00
Parish St. Polycarpe	1,000 00	...	1,000 00	...
Township of Wotton	1,000 00	...	1,000 00	...
Township St. Camille	1,000 00	...	1,000 00	40 00
Township of Newton	1,000 00	...	1,000 00	...
Parish Pointe du Lac	400 00	...	400 00	32 00
Parish of St. Joseph, (Beauce)	1,000 00	...	1,000 00	...
Parish of St. Francois, (Beauce)	1,000 00	...	1,000 00	...
Parish Ste. Marie, (Beauce)	1,000 00	...	1,000 00	...
Township of St. Jean Chicoutimi	400 00	...	400 00	...
Village of Plessisville	2,000 00	...	2,000 00	...
	2,428,540 00	955,440 00	1,473,100 00	580,647 97

TABLE No. 2.

| | | |

TABLE No. 3.

LOWER CANADA MUNICIPAL LOAN FUND—Showing the Municipalities chargeable with 3 per cent annually, the balance due by each on the 31st Dec., 1864, and the Seignorial Tenure Fund Annuities applicable to the reduction of the liabilities of such of them as are entitled to the benefit thereof.

MUNICIPALITIES.	Total Loan.	Annual Payment.	In arrear, 31st Dec., 1864.	Estimated annuities from Seignorial Tenure Fund, applicable to reduction of Loans.
	$	$	$	
City of Montreal	800,000 00	64,000 00	65,112 00	
Town of Sherbrooke	80,000 00	6,400 00	23,462 07	$594 80.
County of Stanstead for Townships of Stanstead, Magog and Bolton	71,000 00	5,680 00	38,836 67	$969 40 (Township of Stanstead.)
Village of Varennes	2,000 00	160 00	251 23	
Parish of Ste. Marie de Monnoir	4,000 00	320 00	2,729 24	
Townships Ascot and Westbury	8,000 00	640 00	5,541 05	$499 40.
City of Quebec	50,000 00	4,000 00	4,069 32	
Parish St. Helene de Kamouraska	1,200 00	96 00	206 90	
Townships Grantham, Wendover and Simpson	10,000 00	800 00	4,221 45	$600 60.
Bagotville	4,200 00	336 00	1,661 43	Proportion not settled.
Township of Laterriere	3,300 00	264 00	1,254 77	$163 20.
Township of Chicoutimi	5,000 00	400 00	1,580 93	$635 40.
Grande Riviere	1,575 00	126 00	493 77	
Town of Levis	40,000 00	3,200 00	3,523 44	
Village of St. Jean Baptiste	2,000 00	160 00	279 83	
Parish Notre Dame du Mont Carmel	1,000 00	80 00	133 88	
Township of Chester, West	675 00	54 00	90 35	$375 20.
Parish of St. Narcisse	1,000 00	80 00	8 37	
Parish of St. Frederick, (Beauce)	1,000 00	80 00	133 88	
Village of Victoriaville	4,000 00	320 00	387 77	Proportion not settled.
Townships Ham and South Ham	1,000 00	80 00	133 88	$166 60.
Parish St. Stanislas	1,000 00	80 00	51 43	
Township of Aston	1,000 00	80 00	70 86	$67 80 Less an advance of $100.
Parish St Genevieve de Batiscan	750 00	60 00	61 04	
Parish St. Jean de Matha	1,000 00	80 00	131 79	
Parish St. Celestin	1,000 00	80 00	60 98	
Township of Wotton	1,000 00	80 00	118 77	$306 60 Less an advance of $919 80.
Township of St. Camille	1,000 00	80 00	74 69	$97 20 Less an advance of $291 60.
Township of Newton	1,000 00	80 00	121 10	$205 80.
Parish St. Joseph, Beauce	1,000 00	80 00	116 67	
Village of Plessisville	2,000 00	160 00	179 47	$131 40.
Towhship of Stanfold	3,000 00	240 00	1,199 09	$430 Less $100 advanced.
	1,104,700 00	88,376 00	156,301 13	

NOTE.—The Counties of Terrebonne and Ottawa were, by Order in Council of the 4th June, 1861, relieved from liability for their respective loans, and are, therefore, not included in the above table.

TABLE No. 4.

LOWER CANADA MUNICIPAL LOAN FUND.—Showing the Municipalities chargeable with 5 cents on

1,104,700 00	88,376 00	156,301 13	

Note.—The Counties of Terrebonne and Ottawa were, by Order in Council of the 4th June, 1861, relieved from liability for their respective loans, and are, therefore, not included in the above table.

TABLE No. 4.

LOWER CANADA MUNICIPAL LOAN FUND.—Showing the Municipalities chargeable with 5 cents on the dollar, the sums for which they are severally in arrear, and the estimated Seignorial Tenure Fund Annuities applicable to the reduction of the liabilities of such of them as are entitled to the benefit thereof.

MUNICIPALITIES.	Loans.	Annual Values of Assessed Property.	Arrears for 1859.	Arrears for 1860.	Arrears for 1861.	Arrears for 1862.	Arrears for 1863.	Arrears for 1864.	Total Arrears, 31st Decr. 1864.	SEIGNORIAL TENURE ANNUITIES.	
	$	$	$	$	$	$	$	$	$	$	
Township of Acton	24,000 00	21,212 76	1,060 63	1,060 63	1,060 63	1,060 63	1,060 63	1,060 63	6,363 78	540 60	less $250 advanced.
Town of St. Hyacinthe	16,000 00	25,240 92	....	....	....	....	1,262 04	1,262 04	2,524 08	....	
Township of Roxton	30,000 00	17,292 90	864 64	864 64	864 64	864 64	864 64	864 64	5,187 84	687 60	less $250 advanced.
Township of Lingwick	10,000 00	8,436 84	431 00	421 84	421 84	421 84	421 84	421 84	2,540 20	112 80	less $200 advanced.
Town of St. John	20,000 00	24,342 84	....	1,181 00	1,181 00	1,217 14	1,217 14	1,217 14	6,013 42	....	
Village of Laprairie	4,000 00	5,763 90	....	126 38	288 19	288 19	288 19	288 19	1,279 14	....	
Township of Tring	20,000 00	9,273 90	550 09	417 67	417 67	417 67	463 69	463 69	2,730 48	415 40	
Township of West Farnham	30,000 00	12,375 48	618 77	622 24	618 77	618 77	618 77	618 77	3,716 09	506 00	
Township of Shefford	57,500 00	33,776 40	1,688 82	1,688 82	1,688 82	1,688 82	1,688 82	1,688 82	10,132 92	742 40	
City of Three Rivers	220,000 00	52,666 92	....	2,633 34	2,633 34	2,633 34	2,633 34	2,633 34	13,166 70	....	
P. St. Romuald d'Etchemin	20,000 00	7,767 48	....	388 37	388 37	388 37	388 37	388 37	1,941 85	....	
Township of Granby	30,000 00	17,446 68	617 12	830 80	830 80	830 80	872 34	872 34	4,854 20	654 20	
Town of Sorel, (Wm. Henry)	20,000 00	31,623 18	....	1,496 55	1,496 55	1,496 55	1,581 15	1,581 15	7,651 95	....	
P'h. St. Jean, Isle d'Orleans	8,000 00	10,121 38	506 06	530 18	530 18	530 18	506 06	506 06	3,108 72	....	
Township of Somerset, North	16,000 00	8,764 02	411 51	403 59	412 19	388 45	438 20	438 20	2,492 14	279 60	less $200 advanced.
P'h. St. Germain de Rimouski	50,000 00	17,280 00	162 22	864 00	864 00	864 00	864 00	864 00	4,482 22	....	
Village of Longueuil	12,000 00	14,903 52	....	745 17	745 17	745 17	745 17	745 17	3,725 85	....	
Township of Bolton	13,000 00	16,188 00	760 74	817 25	809 40	809 40	809 40	809 40	4,815 59	505 20	
Township of Stukely, North	16,000 00	10,856 88	482 94	499 98	499 98	540 14	542 84	542 84	3,108 72	564 00	
Township of Stukely, South	10,000 00	6,000 00	206 94	208 65	300 00	300 00	300 00	300 00	1,615 59		
Village of Fermont	32,000 00	10,041 60	....	502 08	502 08	502 08	502 08	502 08	2,510 40	....	
Town of Terrebonne	10,000 00	10,000 32	....	....	....	....	215 56	500 01	715 57	....	
Township of Magog	12,000 00	8,040 00	402 00	402 00	402 00	402 00	402 00	402 00	2,412 00	211 80	
Village of Princeville	12,000 00	3,953 16	197 65	197 65	197 65	197 65	197 65	197 65	1,185 90	....	Prop't'n not settled.
Parish St. Ann de la Perade	20,000 00	23,018 16	....	966 15	1,150 90	1,150 90	1,150 90	1,150 90	5,569 75	....	
Grande Baie	4,000 00	5,760 00	....	288 00	288 00	288 00	288 00	288 00	1,440 00	....	
Township of Stanbridge	50,000 00	60,407 40	....	....	....	....	1,761 00	3,020 37	4,781 37	1,055 40	
Village of Philipsburg	2,000 00	2,139 60	....	....	....	....	61 00	106 98	167 98	78 60	
	768,500 00		8,961 13	18,156 98	18,592 17	18,644 73	22,144 82	23,734 62	110,234 45		

Note.—In consequence of the imperfect Returns from most of the above Municipalities, this table can only be considered an approximation towards accuracy, and it is probable that several of the Corporations included therein will rather meet their liabilities in full than subject themselves to the payment of a perpetual annuity.

TABLE No. 5.

LOWER CANADA MUNICIPAL LOAN FUND—Showing the Railway investments made by Municipalities in Lower Canada, from the monies borrowed by them on the credit of the Municipal Loan Fund.

MUNICIPALITIES.	RAILROADS IN WHICH INVESTED.	By each Municipality.		TOTAL.	
		$	cts.	$	cts.
County of Stanstead for certain Townships	Stanstead, Shefford and Chambly Railway Company	71,000	00		
" Shefford	Do Do Do Do	215,000	00		
Township of West Farnham	Do Do De Do	30,000	00		
" Shefford	Do Do Do Do	50,000	00		
" Granby	Do Do Do Do	30,000	00		
" Bolton	Do Do Do Do	13,000	00		
" Stukely North	Do Do Do Do	16,000	00		
" Stukely South	Do Do Do Do	10,000	00		
" Magog	Do Do Do Do	12,000	00		
				447,000	00
County of Terrebonne	Montreal and Bytown Railway Company	94,000	00		
" Ottawa	Do Do Do	131,000	00		
				225,000	00
County of Megantic for Township of Ireland	Megantic Junction Railway and Navigation Company			5,840	00
City of Three Rivers	Stock in Grand Trunk Railway Company for Branch			160,000	00
City of Quebec	North Shore & St. Maurice Railway and Navigation Company			50,000	00
St. Armand West	Montreal and Vermont Junction Railway Company	15,000	00		
Township of Stanbridge	Do Do Do Do	50,000	00		
Village of Philipsburg	Do Do Do Do	2,000	00		
				67,000	00
				$954,840	00

CITY OF THREE RIVERS.

Of the advance to this Municipality $160,000 were paid over for stock in the branch of the Grand Trunk Railway, from Three Rivers to Arthabaska. This branch has been completed, and was opened for traffic a few days ago. No revenue has been derived from the investment, and no tax has been imposed by the Municipality to meet its liability to the Government, the Municipality considering that they were not bound to pay anything until the completion of the work.

The remaining $60,000 were lent to the sufferers by the great fire. These sufferers were 23 in number, and the largest loan in any one case was $13,000, the smallest $800. Security was taken upon the buildings erected by means of the Loan. The new buildings were all burnt down with the exception of three, and the Corporation received the Insurance money, and again lent it to the sufferers. The property held in security by the Corporation for these loans is considered of ample value for the full amount.

The borrowers paid eight per cent. upon their respective loans up to the 30th August, 1858. The Corporation then reduced the interest to two and half per cent., which was paid to the 30th November, 1862, from which period it has been one and a quarter per cent. The reason for this reduction is stated to have been that the Corporation of the city would not exact more from the borrowers than the Corporation itself was required to pay to the Government under the provisions of the Act of 1859.

The Municipality has no debts of any consequence beyond its liabilities to the Government.

Its revenues (without taxation) which are derived from market fees, licences of various kinds, and the rents of a Seigniory of about 400 acres, amount to $3,456 per annum.

TOWN OF SOREL, (WILLIAM HENRY.)

The advance to this Municipality was applied to the purposes specified in the By-law, under the provisions of which it was raised.

There has been considerable financial difficulty in this Municipality, arising out of defalcations on the part of a late official, and the Corporation were misled as to the state of their Loan Fund account, the payments

to the Government having been represented to be much larger than on investigation they proved to be.

This year they have imposed the necessary tax to defray one year's liability.

The liabilities of the Municipality, including the debt to the Loan Fund, at the close of 1863, amounted to $30,821, the assets to $26,810.

The income apart from taxation derived from market fees, rents and licenses, was in 1863 $2,331.

COUNTIES OF STANSTEAD AND SHEFFORD.

The advances to these Municipalities, and to the Townships of Granby, Bolton, Stukely North and South, Magog, Farnham, and $50,000 of the advance to the Township of Shefford, were all paid over to the "Stanstead, Shefford and Chambly Railroad Company," for their respective subscriptons for stock in that work.

The Railroad (from St. Johns to the chief town of the County of Shefford, Waterloo,) has been completed and worked for some years, but the people of Stanstead complain that it has not been extended to their county, as they were promised it should be when they consented to subscribe for stock. The road is leased on condition that the lessee shall run it and pay interest on the bonds.

It was agreed that out of the subscription made by the County of Shefford, the Company should pay $15,000 to three of the Townships therein which are not traversed by the railroad, namely, $5,000 to Ely, $5,000 to Roxton, and $5,000 to Milton. Ely was paid in full, but the other two were only paid in part, and they are now sueing the Company for the balances due them.

When the County of Shefford subscribed for stock it included the Townships of Farnham and Brome, which since that time have been separated from it and anexed to the County of Brome.

No revenue has been received by the Municipalities from their investments, and they have not yet imposed any tax to meet their liabilities to the Government. It was understood, at the time when the stock was subscribed for, that the Railway Company would discharge these liabilities but they have failed to do so.

The Municipalities are not in debt, except to the Government.

VILLAGE OF FERMONT.

The loan of $32,000 to this Municipality was obtained for the purpose of constructing a plank road, but inasmuch as a contract was entered into about the same time for the construction of a railroad through the village in a direction deemed more advantageous to the interests of the locality than the projected plank road, it was deemed unadvisable to build the latter, while the result has been that neither plank road nor railroad have been constructed. The proprietors of the Radnor Forges are the owners of the village, and by an arrangement entered into between these gentlemen and the Municipality, the entire $32,000 were lent to them for the purpose of extending their works, (and in such extension an expenditure exceeding $50,000 took place in 1859), security having been given to the Municipality that the money should be forthcoming when required. The payment to the Government has been trifling, but one of the proprietors of the forges stated that the Municipality would commence its payments this winter, and continue them regularly henceforth.

STE. ANNE DE LA PERADE, (CHAMPLAIN.)

About $18,000 of the $20,000 advanced to this Municipality were expended upon the erection of a bridge across the river Ste. Anne, on the mail route from Quebec to Montreal. Tolls are collected thereupon, and produce for the Municipality a nett revenue of about four hundred dollars per annum. The balance of the advance, about two thousand dollars, was lent to private persons, and the interest is regularly paid to the Municipality, while the principal is stated to be amply secured.

ST. GERMAIN DE RIMOUSKI.

The advance of $50,000 to this Municipality for "improving harbour and river, roads and bridges," was partly expended on the erection of a bridge across the river Rimouski, but the greatest portion thereof was lent to the Fabrique of the two Parishes of St. Germain and St. Anaclet,

and expended upon the erection of a church in each of the said parishes. Security was taken upon the revenues of the churches, and these are considered ample enough to guarantee repayment of the money.

St. ROMUALD d'ETCHEMIN.

The advance of $20,000 to this Municipality for "building harbour and other local improvements," was lent to the Fabrique of the parish, and expended on the erection of a church. The repayment of the loan is considered amply secured by the revenues of the church.

TOWN OF LEVIS.

The advance of $40,000 to this Municipality has been expended upon the building of a wharf and market hall, and the construction of a macadamized road, eight miles long. These works all yield revenue, which it is hoped will be large enough to meet the liability of the Municipality to the Government.

St. MICHEL de BELLECHASSE.

The advance of $24,000 to this Municipality was obtained for the purpose of "improving Harbour and Macadamized and Gravel roads, &c." Part of the amount was expended on the erection of a wharf, which yields no revenue. The balance was lent by the Corporation to defray the cost of erecting a church, and the revenues thereof form the security for the repayment of the money.

APPENDIX No. 3.

THE HOSPITALS

AND

CHARITIES OF CANADA,

RECEIVING AID FROM THE PUBLIC FUNDS.

UPPER CANADA.

LONDON.

HOSPITAL—*Grant* $2400.—The grants by Parliament for the London Hospital commenced in 1857, and for three years were $1.400 per annum. In the three succeeding years they were increased to $3,000 a year, and for 1863 and 1864 they were reduced to $2,400 each.

The money is paid over to the Chamberlain of the City, and is by him disbursed on the orders of a Committee of the Council, after such orders are approved by the Council itself. There is no public provision in the City for the reception and treatment of the destitute and sick except such as the Hospital affords, and the assistance given to its inmates, and the relief extended to the poor and suffering at their own homes, are regulated by the Committee aforesaid, subject in all cases to the action of the Council.

The expenditures on the Hospital, and the payments for out-door relief to the sick and indigent, are shown by the Chamberlain's books to have been as follows for the years stated, viz:

	Hospital.	*Outdoor, &c.*
1857	$1992	$1751
1858	1481	2986
1859	2679	1767
1860	2624	1512
1861	2771	897
1862	2562	866
1863	3194	1078

The patients treated in the Hospital from 1857 to 1865 numbered as follows:

1857..... 64	1860.....132	1863.....181
1858..... 51	1861.....124	
1859.....124	1862.....126	

No record was kept of the out-door patients treated by the Hospital Surgeon up to 1858. From that period the number of these was,

In 1859.....	220
1860.....	206
1861	250
1862	462
1863.....	940

The building occupied for a Hospital is a very inconvenient frame one, so situated as to give its inmates the best chance London affords for contracting the ague. The enclosure is only half an acre in extent. There are nine rooms for patients in the building, and 34 beds can be made up, but the largest number of inmates at any one time was 29.

On the day when I visited the Hospital the number of the inmates exclusive of the persons employed, was nine—three men and 6 women. Three of these were suffering from the infirmities of age, and two of the three rank high among the oldest inhabitants of the Province as well as of this Institution,—one of them, a male, being 105 years old; another of them, a female, being 99. Three of the other six were women of the Town, suffering from diseases incident to their habits. The other three were subjects of merely ordinary ailments.

The rent of the building is $200 per annum.

The Staff consists of a Physician at a salary of $400 per annum, in consideration whereof he visits the inmates of the Hospital and all the destitute poor of the city, and furnishes them with such medicines as he deems it necessary to administer; of a Steward and Matron who are paid $400 per annum and their board, and two female servants who receive $90 per annum and board.

HAMILTON.

The Hospital—*Grant* $4,800.—The affairs of this institution are managed in precisely the same way as are those of the London Hospital. The building is a brick one, has been erected many years, and is the property of the City. Adjacent to it are some wooden buildings for the reception and treatment of infectious patients.

The Great Western Railway Company makes a small annual grant to the Corporation in aid of the Hospital—$400 for each of the years 1862 and 1863, and $250 for 1864.

The patients are attended by a resident Physician and the medical gentlemen of the City visit the institution in turns. No lectures are given in the Hospital nor any regular course of clinical instruction. Medical students are permitted to walk the wards with the attending medical officer to examine the patients while he is there, and to observe the treatment; but during the present year only two students have so attended, and one of these for six weeks only.

There is a House of Refuge in the City, considered by the Corporato be in connection with the Hospital, but it is really an asylum for destitute females and Children.

A number of destitute men are placed in the Hospital, and the expense of their maintenance is a charge on the Hospital Funds.

Forty beds can be made up in the House, and ten in the sheds. There have been as many as 47 persons in the institution at one time, but the number rarely exceeds 30 or 35, and there are more admitted in the winter than in the summer months.

On the day of my visit to the Hospital there were in it 23 patients, namely 12 females and 11 males, all residents of the City save two, one of the two a gipsy, the other from Stratford. There were also in it five male paupers.

The staff of the institution at the same time, and their salaries, were as follows:

Resident Physician, salary.....	$400	per	annum.
Steward and Matron, "	300	"	"
Mans nurse for day, "	96	"	"
Womans " " "	72	"	"
Night Nurse for both sexes, salary	72	"	"
Cook	72	"	"
Laundry Maid.....	72	"	"
Nurse for small pox patients, (& clothing.)	12	"	"
Servant to attend to rooms of Doctor and Steward.....	72	"	"
Man Servant.....	120	"	"

The whole of whom are boarded and lodged in the Institution.

Orphan Asylum, and Ladies' Benevolent Society—*Grant* $640.—These institutions are managed, to some extent separately, by a Committee of the Protestant Ladies of the City. The Income is joint, but the Expenditures are distinct. The object of the Benevolent Society is to relieve families suffering from sickness or privation at their own

homes. The joint income, taking the year ending October 1863 as a standard, is about $3,450, of which more than half was supplied by the Government grant and a grant from the City Council; the other moiety being chiefly made up of members subscriptions, collections made by the ladies, collections in the Protestant Churches, the proceeds of a Concert by the Band of the Rifle Brigade, and some donations. The Expenditures were for the Orphan Asylum $1,481, and for the Benevolent Society $2,146,

The Orphan Asylum was opened in 1847, and the expense of its erection was defrayed by subscriptions obtained by the Ladies' Committee. On the day of my visit the house contained 17 boys and 18 girls—of which number one is blind, one a cripple, and one an idiot. The children are educated by the Superintendent and Matron, and the girls are also taught house work and sewing, and the boys work in the garden. If adopted by respectable persons they are permitted to be taken away at any time, on the parties binding themselves to perform certain conditions for the benefit of the orphans. If not adopted they are retained in the Institution till of a proper age, and are then suitably apprenticed.

The persons employed in the Asylum consist of a Superintendent and Matron whose salaries are $320 per annum, and a Cook and Laundry maid at $48 per annum each, with board and lodging.

Roman Catholic Orphan Asylum—*Grant* $640—This Institution opened about 12 years ago, is erected on land belonging to the Church, by means of funds collected by the Sisters of Saint Joseph, seventeen of whom are engaged in the management of the institution and in collecting means for its maintenance. Its income consists wholly of the Government grant, of a sum of about $600 realized from an annual festival, and of collections made by the Sisters throughout the diocese of Hamilton. The City Corporation gives no aid to the institution.

The Asylum on the day of my visit contained 70 children—35 boys and as many girls, chiefly city children, who are fed clothed and educated until suitable homes can be found for them. They are for the most part orphans, but a few are the offspring of dissolute parents who have either abandoned or are unable to take care of them. The building is too small to admit of any increase to the inmates, and the number of destitute children they cannot provide for is so great that the Sisters have felt compelled to enlarge the house, and at a cost of $3,000 collected by their personal exertions, will shortly be able to accommodate about treble the number they now provide for.

Deaf and Dumb Institution for U. C.—*Grant* $1,600.—On my visit to Hamilton preparations were being made for the opening of this institution, in course of removal from Toronto to Hamilton. A capacious and convenient building had been rented at a charge of $500 per annum, and the preparations for occupation were then far advanced.

From returns recently received it appears that there are now in the institution 43 pupils, of whom five are blind and 38 deaf and dumb. Of these 10 are free pupils and for the remaining 33 an average of about $140 per annum is paid by County Councils, parents, or others interested in the welfare of the pupils. The staff of the institution at present consists of

Dr. Ryall, Superintendent, salary..... $600 per annum.
Mr. McGann, Teacher, " ..... 900 " "
And three Assistant Teachers whose salaries amount to..... 800 " "

TORONTO

HOSPITAL—*Grant* $6,400, *and for Country Patients* $4,800. *Total* $11,200. The affairs of this Institution are managed by five Trustees, three of whom are appointed by the Government, one by the City Council and one by the Board of Trade.

The Institution was originally endowed with a block of 275 acres of land at the east end of the city,—bounded on the east by the river Don, west by Parliament Street, north by Elm Street, and South by the Bay. This Block has all been sold but about 20 acres, which are leased and yield an annual income of $1,104. Upon portions of the Lots sold there is due a principal sum of $3,808 bearing six per cent interest.

It was also endowed by the Government with six acres of land formerly occupied by the Hospital now leased at a rental of $521 per annum, and certain dwelling houses erected thereon, and in Bay Street, produce an annual rental of $988;—with a number of lots situated on Church and Richmond Streets, which were sold, and upon which there is a principal sum due, payable at will, of $3,604, bearing interest at six per cent;—and with lots on King and York Streets, which are leased, and produce an annual rental of $690. The Trustees purchased for Hospital purposes a block of seven acres bounded by Brock Street on the east, Brant Street on the west, Richmond Street on the north, and Adelaide Street on the south, the lots constituting which block are leased and produce an annual rental of $1,424. Thus it appears that the annual income of the Institution, from rentals and from interest on the amounts due for lands sold is $5,171.

Another source of income consists of the fees paid by the pupils of the Toronto School of Medicine, and of the Medical Department of Vic-

toria College—110 of whom entered their names on the books of the Hospital last year, the fees paid by them amounting to somewhat over $1,000.

Such of the patients as are able to pay for their maintenance are required to do so, the lowest sum charged them being 30 cents per day.

Neither the Corporation of the City nor the citizens individually contribute anything towards the support of the Institution.

On the day of my visit to the Hospital the number of patients under treatment therein was 86 (nearly three less than the average for the last eight months), namely:—54 males and 32 females; of these 32 were residents of Toronto, and 54 were from the undermentioned municipalities, viz:—7 each from York and Durham; 5 each from Peel and Simcoe; 2 each from Bruce, Grey, Elgin, Perth, and Wentworth; 1 each from Ontario, Victoria, Northumberland, Brant, Welland, Halton, Wellington, Oxford, Lambton, Lincoln, and Middlesex; 3 Montreal, 2 Hamilton, 1 New Brunswick, 1 United States, and 2 emigrants. At the same time there were 9 outside patients who attend daily at the Hospital, and are there prescribed for and furnished with necessary medicines gratuitously.

One hundred beds can be made up in the Hospital; the largest number of patients therein at any one time during the present year was 103.

The paid officers and servants of the Institution, and their remuneration, are as follows:—

Secretary	$800	per annum.
House Surgeon	400	"
Steward	320	"
Matron	160	"
9 Nurses—6 days and 3 nights	540	"
3 Orderlies	336	"
Cook and Assistant	132	"
Laundress and Assistant	132	"
Housemaid	60	"
	$2,880	

With the exception of the Secretary, all these officers and servants are lodged and boarded in the Institution.

The Income and Expenditure of the Hospital for the year 1866 were as follows:—

INCOME.

Students Admission Fees	$1,013 50
Sale of old Hospital building	123 40

Provincial Grant	11,200 00
Pay Patients	820 32
Rents and Interest	4,957 90
	$18,115 12

EXPENDITURE.

Contingent Account	$2,020 14
Real Estate	48 53
Hospital Furniture	102 85
Interest Account	3,687 07
Medicine	327 92
Hospital Expense Account	7,561 90
Salaries and Wages	3,502 85
Insurance	377 75
	$17,629 01

At the close of 1863 the cash on hand was $369 79 and the balance in Bank to the credit of the Hospital was $2,028 94.

The Contingent Account in the above statement of expenditures embraces repairs, taxes, printing, discounts, and dry goods. The Interest account is the interest paid upon the Debentures now outstanding which were issued to defray the cost of the new Hospital. For that purpose Debentures for $64,000 were issued realizing in cash $60,698, of which $6,000 have been paid, $13,000 are overdue, $10,000 mature in 1865, $2,000 in each of the years 1866-7-8 and 9, $8,000 in 1870, $2,000 in '71, $10,000 in '77 and $7,000 in '80. Of the Debentures not yet paid, $41,000 bear 6, and $17,000 8 per cent interest.

The new Hospital buildings and grounds occupy about five acres. Annexed is a copy of the last balance sheet :—

Toronto General Hospital Balance Sheet, period ending 31st December, 1863.

Dr.			Cr.		
To New Hospital Buildings	91,583	60	By Sales Account	77,416	12
" Contingent Account	33,097	80	" Debentures	60,698	.....
" Suspense	15,367	84	" Income account	289,172	59
" J. W. Brent	80	.....			
" Debentures	6,000	.....			
" Surgical Instruments	418	82			
" Office Furniture	41	15			
" Real Estate	29,862	45			
" Hospital Furniture	6,475	51			
" Do Expenses	241,960	81			
" Cash	369	79			
" Bank of Upper Canada	2,028	94			
	$427,286	71		$427,286	71

House of Industry—*Grant* $2,400.—This institution was opened in 1837, and is under the management of a Committee annually elected by the subscribers to the charity.

The building now occupied was erected in 1848, and subsequently another story and outbuildings were added, the cost of which was defrayed from a bequest to the institution by the late Dr. Burnside.

The benefits of the institution are confined to the infirm and destitute of the city.

On the day of my visit the inmates numbered 73 men, women, and children. Of these five were blind, and many of them so old or decrepid that they cannot assist even in the house work.

The house can accommodate 120, and the average number therein exceeds 100. No case of real distress is rejected, whatever may be the nationality, religion, or color of the party seeking admission.

The staff of the institution consists of a Superintendent and Matron, salary $400 a year and board, and a medical officer, whose remuneration is $200 a year.

The income of the institution for the year 1863 was as follows:—

Balance on hand 1st January	2,054 93
Subscriptions received	1,567 89
Grant from Corporation	4,200 00
Provincial Grant	2,400 00
Sundry other items	1,139 38
	$11,362 20

The Expenditure for the same year is stated at

Sundry items	9,455 70
Balance in hand 31st December	1,906 50
	$11,362 20

The property of the institution consists of the building and grounds valued at $12,000

And several houses and lots bequeathed to the institution by the late Dr. Burnside, valued at $5,400

The total number of inmates in 1863 was 250, of whom 135 were discharged and 22 died. The total number of out-door poor relieved by the Institution during the year was 3093, among whom were distributed 17,110 four-pound loaves of bread, 93 lbs. tea, 462. lbs sugar, 442 lbs. rice, 450 lbs. oatmeal, 252 tons of coal, and during the winter months 60 gallons of soup per day.

PROTESTANT ORPHAN'S HOME AND FEMALE AID SOCIETY.—*Grant* $640.—This Institution has been in existence about 13 years, and is managed by a Committee of Ladies elected annually by the members. The main building was erected by subscriptions collected by the Ladies of Toronto, aided by a donation of $800 from "Jenny Lind," upon land given partly by the late Hon. R. Baldwin, and partly by the Hon. William Cayley. One wing was subsequently added, the entire cost of which, nearly $1600, was defrayed by the Orangemen, and another wing was added at a later period, the main part of the cost of which was defrayed by collections made in the Churches (English) of the Diocese of Toronto.

On the day of my visit there were 92 Orphans in the "Home" to be lodged, clothed, fed, and educated, until adopted, apprenticed, or otherwise provided for. The Institution has now accommodation for 100, and that number no doubt will soon be reached. The matron, a female teacher and three servants do all the work of the Institution, acting of course under the direction of the Ladies' Committee.

The butchers and market gardeners of the City are exceedingly liberal in their donations to this Institution, rendering it unnecessary for the managers to purchase meat or vegetables to more than a very trifling amount.

The donations, contributions, and subscriptions in aid of the Society amounted during the year ending, 7th June, 1864, to $1204 16; the income from rents, dividends and interest on investments, (including $2000 from the estate of the late Dr. Burnside,) amounted to $377; and the Provincial Grant was $640, making a total income of $2,221 16. The expenditure during the same year was $2,131 42, and the cash on hand at the close of the year was $354 51.

MAGDALEN ASYLUM.—*Grant* $480.—This Institution was established about ten years ago. The buildings and grounds occupy a little over three acres of land, and the property was acquired by means of a gift of $5000 from the residuary legatees of the late Dr. Burnside. The Institution is managed by a Committee of Protestant Ladies, who have been earnestly engaged in completing suitable out-buildings, wherein the inmates can labour to aid in the support of the Institution, and are now considering the plan, and devising the ways and means for defraying the cost of a more substantial house than the frame one now occupied. They are commencing the work with an exhausted exchequer, but they are courageous, for they have faith and hope in the work before them.

On the day of my visit to the Institution it contained 25 inmates—about the average, although there have been as many as fifty in it at one time. These are taken from the Streets, from the Police Office and from the Gaol, in the hope that removal from temptation, healthy employment, and religious instruction, may lead to their permanent reclamation. This course has, in many instances been successful, and the Ladies are not discouraged by the fact that they have met with some failures.

The Income of the Institution for the year ending 30th June, 1864, consisted of the following:—

Subscriptions and Donations.....	$730 28
Proceeds of the labour of inmates.....	552 57
Parliamentary Grant.....	480 00
City grant $400, Counties grant $100.....	500 00
Board receipt $22, Sale of Counter $5, Interest $30.15.	57 15
Gift from an inmate after leaving.....	10 00
	$2,320 00

The expenditures amounted to 1,644.32 (including $189, which represents the entire cost of management,) and the available balance in deposit was $727 85.

Lying-in Hospital.—*Grant* $480.—This Institution has been about eight years in operation, and the building was erected and the grounds prepared by the Devisees of the Estate of the late Dr. Burnside, and by them handed over in free gift to the Trustees, by whom it is managed.

On the day of my visit there were 9 patients in the house; eighteen was the greatest number, and eight the smallest, at any one time. The patients are attended by medical Students except in difficult cases, when experienced Physicians are called in. Not one-twentieth part of the patients are married women, and all applicants are admitted without distinction. A few patients pay something for their board, but the whole income of the Institution from this source, and from the admission fees paid by Medical Students, is little more than $120 per annum. A bequest of the late Hon. Wm. Allan of $400 produces $24 per year, and the donations in aid of the charity were last year about $200. These items, with the Government grant, constitute the entire income of the Institution, which is managed by a matron at a salary of $160 per annum, and two women servants, each at $48 per annum, who are directed and guided in their duties by the Trustees and the lady visitors.

Girls' Home and Public Nursery.—*Grant* $320.—This Institution has been established about eight years, and is under the direction of a Committee of Ladies annually appointed by the Subscribers to the Charity. Its objects are to secure a home and suitable instruction for destitute girls between 7 and 14 years of age until they can be provided for, and to take care of infants under 7 years of age whose parents are unable to perform that duty, and who are willing to make a small payment for the service rendered them by the Institution.

The number of inmates on the day of my visit was 35, and the largest number at any one time was 45. Many applications for admission have been necessarily refused, in consequence of want of room and insufficient means.

The work of the Institution is performed by a matron and two women servants. The matron is assisted in instructing the children by a female teacher, who is employed for two hours each day.

More capacious and suitable premises are much needed for this Institution, and in order to obtain the means the lady managers, on the 1st Jany., 1863, commenced a weekly penny subscription, which has now produced upwards of $1,400. Their intention is to raise four thousand dollars before commencing building operations, and they earnestly hope that their undertaking will be aided from some quarter by a present of suitable grounds.

The Income for 1863, derived from subscriptions and donations $565 87, childrens' fees $206 51, and Government Grant $320, was $1,092 38. The expenditure amounted to $1,063 38, and the balance on hand was $132 64.

Note.—A Boy's Home was established in the city about four years ago by a number of energetic Protestant ladies, on a weekly subscription of three pence; stimulated by a grant of $4000 from the Devisees of the late Dr. Burnside, they set to work and collected a similar sum from the citizens, and erected a building which cost them $6000, upon grounds for which they paid $2000. They are now lodging, feeding and clothing 45 boys, and have room for 60, but cannot increase their inmates for want of means. The Institution has been thus far entirely supported by voluntary contributions, with the exception that last year the City and County Councils contributed $100 each. The annual expenditure of the Institution is about $1,300. The boys are educated at one of the City Free Schools.

House of Providence and Roman Catholic Orphan Asylum.—*Grants* $320 *and* $640. *Total* $960.—The Asylum was established about 14 years ago, and the "House" was first occupied in 1857. Both Institutions are now in the "House," a very capacious and costly structure, commenced under the auspices of Bishop Charbonnel, and the cost thereof was defrayed by voluntary subscriptions. The two Institutions are entirely managed by fifteen ladies of the religious order of St. Joseph, and upon their exertions mainly have to depend for support.

On the day of my visit there were 180 orphans in the Asylum, (the whole number of inmates of this class for the first nine months of 1864 was 289,) who are lodged, clothed, fed, educated, and many of them taught trades, until suitably provided for. At the same time there were in the House 100 adults of both sexes, (the whole number of the inmates of this class during the first 9 months of 1864 was 164,) and these comprised a vast variety of sufferers, including 14 small-pox patients, 12 blind, 9 deaf and dumb, 5 idiots, 1 insane and many afflicted with other diseases of severe types, as well as the aged, the infirm, and the destitute. Dr. O'Dea attends both Institutions gratuitously, and during his occasional absences Drs. Lizars and Thorburn attend in his stead, also gratuitously.

To sustain Institutions like these, the cash expenditures of which reach $9,000 per annum, the whole of which, with the exception of the Parliamentary grant of $960, has to be realized from the exertions of the

lady managers, involves an amount of exertion and active labour, which occasionally frighten, but never deaden the energies of the earnest sisterhood. "God blesses his own work," said the Superior of these ladies, "and the citizens, Protestant as well as Catholic, are very kind and contribute very liberally; but sometimes it happens that our supplies become exhausted at the very worst season of the year, and then the sisters have to brave the inclemency of the weather and traverse the Diocese to solicit aid, and it is very hard upon them." The ladies were very much saddened by the fact, that one of their number, while employed last winter in the manner stated by the Superior, had contracted an illness which led to premature death, and her remains had been consigned to the tomb the day previous to my visit. The diminution of the Parliamentary grant had been felt as a very severe blow indeed.

The consumption of provisions is of course very large. The "chief baker" for the three hundred inmates is a sightless woman known as "Blind Betty," who uses up fully two barrels of flour per day.

KINGSTON.

The General Hospital.—*Grant* $4,800.—The building was erected in 1832, by means of a Parliamentery grant of £3,000, aided by a very liberal subscription from the residents of the locality. The Institution is not in debt, and it has no endowment, for although an order in Council was passed many years ago granting it six acres of land, the land has never yet been found. The Hospital with its grounds covers five acres.

The management is vested in a body of Governors qualified for the office by the contribution of a certain sum of money towards the support of the Institution. The visiting Physicians are four of the Professors of Queen's College. The primary Student of Queen's College is annually appointed House Surgeon, with residence and board, but without salary. The Medical Students of Queen's College, numbering last year about forty, attend the hospital to hear medical and clinical lectures, and witness the treatment of patients. The medical and clinical fees are paid to the lecturers, being the only remuneration they receive for their services to the hospital.

The staff of the Institution, in addition to the House Surgeon, consists of the following:—

Steward, salary.....	$300 per annum.
Matron.....	120 do

Three nurses, one at $84, two at $72 each.....	228	per annum.
House-maid.....	48	do
Cook and washer-woman $60 each.....	120	do
Man servant.....	120	do
Messenger salary.....	36	do

With lodging and board.

The City Corporation renders no aid to the Institution. On one occasion this body made a grant to the Hospital of $600, by means whereof six of the Members qualified as Governors, but they failed to make the necessary contribution of $4 per annum, and were consequently disqualified.

There is a Lying-in department attached to the Hospital.

The number of patients in the Hospital on the day of my visit was 41. The admissions each month vary considerably; in January of the present year they were 28; in February, 36; March, 18; April, 23; May, 32; June, 44; July, 41; August, 37; September, (to the 22nd) 25; about one in ten of the admissions were lying-in patients. The number of free admissions is restricted to 40. None are admitted over that number except in really urgent cases, unless they pay 25c per day, or in case of their occupying separate rooms from two to three and a half dollars per week, as the Board of Governors may determine.

The majority of admissions consists of persons from the country.

The income of the Hospital for 1863 consisted of donations and subscriptions $635, payments by patients $241 92, other income $109, making a total, including the Government grant, of $5,785 92.

The expenditure during the same year was $5,986 05, and the balance of cash on hand at the close of the year was $2,000. The value of the Hospital property is estimated at $25,000.

House of Industry.—*Grant* $2,400.—This Institution is managed by 12 Directors, four of whom are chosen by the City Council, and eight elected by subscribers to the institution of four dollars per annum each. It is altogether a City Institution, was purchased by City funds, and its inmates are the poor and destitute of the City, but the City Corporation for the last four years has contributed nothing to its support. The staff of the House consists of a Superintendant and Matron, whose salaries united are $400 per annum.

On the day of my visit the inmates numbered 52, namely, 15 children, 18 men and 19 women, somewhat less than the average, which for 1863 was 55.

The income for 1863 consisted of subscriptions $148, payments by patients $24 50, and proceeds of the labour of the inmates $32 70 making with the Government grant a total of $2,605 20. The expenditure for the

same year was $2,759 95, and the value of the real and chattel property of the Institution is estimated at $4,500.

HOTEL DIEU.—*Grant* $800.—This Institution is in connection with the Hotel Dieu at Montreal, and was erected on land given by Vicar-General McDonnell, with monies contributed by City benefactors. It is an Orphan Asylum as well as a Hospital, and is managed by 17 ladies of the community, Dr. Sullivan giving his daily attendance on the patients gratuitously.

On the day of my visit there were 40 Orphans in the Institution—30 girls and ten boys—and 15 patients, 9 men and 6 women. The Orphans about the average, but the patients numbered rather less than usual; beds are made up for 17, and in emergent cases 20 can be accommodated.

The income for 1863, in addition to the Government grant, was composed of the following items :—rents and interest $304 72; donations $903 40, payment by patients $177; proceeds of the labour of the Sisterhood $178.49½, making a total of $2,363.61½. The expenditure for the same year was $2,940 23. The value of the real and chattel property is estimated at $9,312, and the liabilities of the Institution are stated at $310 82.

THE ORPHANS' HOME.—*Grant* $640.—This Institution, established about 8 years ago, is managed by a Committee of the Protestant ladies of Kingston, annually chosen by the contributors to its funds. By the exertions of these ladies two acres of land were purchased, the building erected, and the cost thereof defrayed in full. So that the Home is not in debt.

The number of children in the institution on the day of my visit was 30. 19 boys and 11 girls, somewhat below the average, which last year was 37. The orphans are instructed in a room in the Home by a female teacher employed and paid by the City School Trustees, and she teaches 37 city children along with the orphans.

The staff of the "Home" consists of a matron and woman servant, whose united salaries are $148 per annum, with board and lodging.

The income for 1863 consisted of rents and interest $100, donations and collections made by the ladies $997, and payments by parents $30, making with the Government grant a total of $1,767. The expenditure for the same year was $1,490. The value of the real and chattel property of the Institution is estimated at $8,300.

OTTAWA.

PROTESTANT HOSPITAL.—*Grant* $1,200.—This Institution was erected by subscription of the inhabitants of the City and of the County of Carleton, in 1859, and is managed by Directors elected from amongst the contributors to the charity, with the exception of the real estate, which is managed by Trustees named in the Charter.

On the day of my visit the Institution contained 8 patients (including one whose only disease was old age,) and this is about the usual average, although there have been as many in it at one time as 15. A few out-patients receive advice and medicines at the Hospital. The building is large enough to accommodate 50 patients.

The staff consists of a Steward, Matron, and two women servants, and the salaries paid them last year amounted to $572.

The Income of the Institution for the year ending 31st January, 1864, consisted of the following:—

Dividend on $3000 Quebec Bank Stock bequeathed to the Hospital	$ 210 00
Government Grant	1200 00
Subscriptions and Donations	254 00
Payments by Patients	171 25
Payments by Emigrant Agent for Emigrants	48 25
	$1883 50

The expenditure for the same period was returned at $1,951 05. The steward furnishes the patients with food, and is paid 25 cents per day for each.

The value of the real and chattel property, including the Bank Stock is estimated at $15,726.

Roman Catholic Hospital.—*Grant*, $1,200.—This Institution is under the management of the Sisters of Charity, who also have charge of the Convent with which it is connected, and number altogether about sixty. They commenced operations in Ottawa about 1845, and at that time were utterly without means and only four in number. They are now the owners of very valuable properties. Their latest enterprise has been the erection of a new Hospital, 130 feet long and 3 stories high, which will furnish accommodation for more than 100 patients, and the cost of which will exceed $20,000, towards defraying the expense whereof the Sisters last year collected $7,400. At the time of my visit there were 15 patients in the old building—the new one not then being ready for use—and a large number of out-patients were visited and relieved by the sisterhood. The average number of admissions into the Hospital from its commencement was 170 per annum.

The income and expenditure of the Hospital are so commingled with the receipts for and cost of the new building, and to some extent also with the affairs of the Convent, that they cannot be accurately stated.

The value of the real and chattel property of the sisterhood is estimated at $35,200, and they are in debt to the extent of about $15,000.

LOWER CANADA.

THREE RIVERS.

GRANT FOR THE INDIGENT SICK, $2,240.—The largest portion of this grant is expended, not upon the "Indigent Sick," but upon a Foundling Hospital which has been established a long time, and has been under the management of family connections of the persons now in charge upwards of sixty years. The grant is managed by Commissioners appointed by the Government. The Superintendent finds the building fuel and attendance, and the Commissioners pay him $48 a year for each of the foundlings under his charge, and also furnish clothing for them.

There were 27 foundlings in the house on the day of my visit, and such as survive are kept and instructed until adopted or they are of age to be placed at service. There were 22 at the beginning of last year, and 26 were admitted during the year. Of these 6 were discharged, that is, adopted or placed at service, and no less than fourteen died. The Institution is wholly sustained out of the Government grant, and the expenditure thereupon last year was $1,891 25.

The balance of the grant is applied in aid of a Hospital for the sick, under the management of the Ursuline Nuns. The patients supported by the Parliamentary grant are sent by the Commissioners, and paid for by them at the rate of 25 cts. each per day. At the time of my visit there were only four patients in the Hospital, and these were all sent by the Commissioners. This Hospital, and a foundation for the perpetual maintenance of six beds was established by the Bishop of Quebec out of his own personal property in 1697. It was based upon investments in France, the greater part of which were swept away by the revolution, and it was not until about twenty years ago that £400 was saved from the wreck.

The total number of patients in the Hospital last year was 159, of whom 144 were discharged and four died. The total expenditure was $990 68.

On the day of my visit there were 111 patients in the Institution, about the average for the past six months. About one-tenth of these are pay patients, such of them as occupy private wards paying a dollar per day, the second class twenty cents a day, each.

The Staff of the Institution consists of a resident Surgeon, Apothecary, Steward, Matron, two men servants, and from 18 to 20 female servants.

During the year ending 27th April last, the number of indoor patients was 1291, of whom 1122 were cured or relieved, 65 died and 104 remained in the Hospital. Of the 1291 there were 1193 new admissions composed of

Residents of the city	915
Sailors	161
Immigrants	37
Strangers	80
	1193

During the same period 7649 out-door patients were prescribed for and furnished with medicines at the Hospital, of which were

Residents of the City	7340
Sailors	175
Strangers	108
Immigrants	26
	7649

The Income of the Hospital for the year ending as above, was composed of the following items :—

Grant from Legislature	4,000 00
Interest, &c., on Permanent Fund	3,978 50
Collections in the City	2,837 42
Tonnage duty	1,893 65
Pay Patients	1,342 82
Rents	518 00
Students' Tickets	338 51
Board Money	225 35
Donations	149 40
Articles sold	150 15
Contents Poor Box	37 64
Assessments, &c., reimbursed	55 25
Left by deceased patients	7 94
	15,534 63

The expenditure for the same period was $15,040 05, composed of the following items, viz:—

New Furniture and Fittings	$362 10
Repayment of debt and interest	666 52
Rent, Taxes, Repairs and Insurance	956 65
Salaries other than to medical men	2,144 49
Salary of House Surgeon	400 00
Medicines and medical comforts	2,169 95
Food for patients	5,667 91
Clothing for do	686 00
Fuel, water, gas, &c	1,986 43
	$15,040 05

The Income and expenditure of the Institution for the past six years, were—

	Income.	*Expenditure.*
Year ending April, 1859	$12,391	$13,536
1860	12,716	12,538
1861	12,735	13,145
1862	15,187	15,591
1863	14,420	13,480
1864	15,534	15,040

The Governors are appealing to the citizens, in consequence of the large number of small pox patients (about fifty annually) admitted into the Hospital, for funds to enable them to erect a separate building on the Corporation property, wherein patients suffering from contagious diseases may be completely isolated.

The Governors complain that a considerable portion of the tonnage dues for the support of the Hospital to which they are rightfully entitled is diverted from them. In the last Report they say: "According to the "existing law a large amount of tonnage duty is collected from vessels "which enter at Quebec, but come immediately to Montreal, and con- "tribute many sick sailors to the Hospital, although they pay no tonnage "duty at this port; in this way a considerable sum is annually taken "from the Hospital, as it is entitled at present to a portion of the tonnage "duty collected in this port only."

The value of the real and personal property of the Institution is estimated at $62,787. The only liability is an annuity of $560 to Mr. Shakel.

St. Patrick's Hospital.—*Grant* $1600.—The first "Hotel Dieu" was erected by a lady from France—Mlle Jeanne Mance—who arrived at the site now occupied by the City of Montreal, in the year 1642, and found the only edifices thereon some forty Indian wigwams. In 1659 the establishment was definitively organized and commenced by three

ladies of the order, "Les Hospitalieres de Saint Joseph," and was of course of very humble pretensions. The Institution occupied to-day and for the last four years is in all respects on a very large scale. The buildings and erections cost very little short of a quarter of a million of dollars, more than half of which is still a debt against the Institution, upon a portion of which 7 per cent interest is paid, although the ladies charge no more than six per cent on their investments. Their property is very large, derived from grants from Government, from the gentlemen of the Seminary, and from the benefactions of the pious. The number of Sisters of St. Joseph, by whom the Institution is managed, is 82, and under their charge there are altogether about 400 persons, comprising the sick, the aged and infirm, the orphans and the destitute, of both sexes.

In this Institution is the "St. Patrick's Hospital," which on the day of my visit contained about 200 patients, who are admitted without distinction as to origin or creed. The Income of the Hospital proper last year consisted of a very trifling sum paid by patients and given in private charity, in aid of the Government grant. The expenditure was $5,400. The whole number of patients in Hospital during the year was 1395.

Bonaventure Street Asylum—*Grant* $430. Nazareth Asylum —*Grant* $430. Indigent Sick—*Grant* $3200. General Hospital des Sœurs de la Charite—*Grant* $800. St. Patrick's Asylum—*Grant* $640.—These Institutions are under the management of the Sisters of Charity of Montreal, known also as "Sœurs Grises"—a Canadian order of religious ladies founded in 1747, and consisting now of 166 professed nuns, 12 novices and 24 postulants. Of this number 99 are occupied in Montreal, of whom 20 are aged, infirm or ailing, and 67 at the several Mission Stations of the order in Canada and the United States, viz: 34 at Red River, 12 at Toledo, 4 at Beauharnois, 6 at St. Benoit, 4 at Varennes, 4 at the Tanneries, and 3 at Cote des Neiges. The Institutions comprise—

1. An Asylum for the aged and infirm of both sexes. This branch in 1863 had 255 inmates, of whom 14 died, and 30 were discharged, leaving in it on the 1st of January last 211, somewhat over the average number.

2. A Hospital for the reception of abandoned infants. On the 1st January, 1863, the number of foundlings under the charge of the ladies was 188; during the year following 637 were sent in, of the whole number 602 died and 35 were placed with families, leaving 188 on the 1st January 1864, of whom 130 were at nurse in the country, and would remain there until 18 months old, when they would be brought back to the Institution. During the first ten months of 1864 the number of abandoned infants sent to this Institution was 550.

3. An Asylum for the orphan daughters of Irish parents. In this there were 56 inmates during 1863, of whom six died and nine were placed in situations, leaving 41 on the 1st January, 1864. The Sisters have

4. The visitation and succour of poor Irish and Canadian families, and the nursing of their sick. Of these were aided during 1863 at the Nunnery 2,377 persons, 1,418 were attended at their residences, 4,943 visits were paid to the poor and sick; and 300 sick persons were attended and nursed through their illnesses.

5. The management and care of the HOSPITAL OF ST. JOSEPH for the reception of orphans, and of aged and infirm persons of both sexes. The number of inmates during 1863, was 175; of whom 12 died, 3 were discharged, and 30 were placed in situations, leaving 130 on the 1st of January, 1864. This Hospital was founded by M. O. Berthelot with a benefaction of $20,000, his sister Mlle. Berthelot, contributed a further sum of $2,400.

6. The care and management of ST. PATRICK'S ASYLUM, under the direction of its founder the Rev. Mr. O'Brien, for Irish orphans of both sexes, the children of Immigrants, to whom preference is given, or of persons who have been residents of Montreal. There are three schools in the Asylum for the education of the children. The Institution is not in debt, and its real and chattel property, including investments, is stated at $40,000. The number of inmates on the day I visited the Institution was 206, namely, 117 boys and 89 girls. The expenditure for the year ending 31st August, 1864, including $886 invested in the stock of the Bank of Montreal, was $8,590.77. The income for the same period was $8,610.77, composed of the following items:—

Balance last year	$396 68
Annual subscribers	2,016 32
Donation District Savings' Bank	1,000 00
Do from individuals	257 11
Ladies fund (Bazaar)	1,947 91
Vesper collections and Orphan's poor box	134 46
Sales	506 46
Allowance friends of orphans	86 40
Montreal Bank (Dividends)	368 00
Rents of real estate	118 00
Bequests last 12 months	108 43
Interest	31 00
Proceeds of Pic Nic 1863	1,000 00
Government Grant	640 00
	$8,610 77

7. The management, also under the Rev. Mr. O'Brien's direction of the ST. PATRICK'S HOME. A house and a piece of ground were given by a lady for the reception of Irish girls out of situations, and an addition has been made to the building for the reception of destitute and infirm old women. During the year 1863, no less than 558 female servants were aided with a temporary home, and of these 552 were placed in

situations. On the day of my visit there were 25 girls and 35 old women in the house—the most venerable of the latter being 108 years old. This Institution is in debt to a considerable amount.

8. The management under the direction of its founder M. L'Abbe Rousselot, of the BONAVENTURE ST. ASYLUM, an Institution established in 1858, for the reception and education of the children of the poor, who are taken to the Institution in the mornings, and fetched thence in the evenings by their friends. On the day of my visit there were 416 pupils on the books, and the total number admitted in 1863, was 585. The income of this Institution for 1863, was $1,200, and the expenditure $1,581. The funds for the erection of the Institution were chiefly supplied by its founder, the land was the property of the Nuns. The value of the property is stated at $16,950, and the Institution is in debt to the extent of $3,600.

9. The management, under the same direction as No. 8, of the NAZARETH ASYLUM, founded and opened in 1861, for the same purpose as the Bonaventure St. Asylum, and with the additional object of receiving and instructing blind pupils. On the day of my visit there were 308 pupils in the Asylum (eight of whom were blind,) the total number on the books exceeding 400. The income of the Institution in 1863, was $3,302, and the expenditure $3,990. The land was purchased, and the building erected by M. L'Abbe Rousselot at his own expense, and the value of the property is stated at $41,048, the debt of the Institution amounting to $10,800.

The property of the Sisters of Charity or "Sœurs Grises" is valued at $131,936, exclusive of the house and grounds occupied by the Nunnery, which are also very valuable. Their debts are $50,000. The income for 1863 is stated at $28,962, and the expenditure at $34,607.

HOUSE OF PROVIDENCE.—*Grant* $1,120.—This Institution, founded in 1828 and incorporated in 1841, is under the care and management of 52 Sisters of Charity, aided by 16 Novices and 17 Postulants. The ladies in charge of the Deaf and Dumb Female Institution belong to this house, as do also those who manage the St. Vincent de Paul Asylum. On the day of my visit there were over 100 poor old men and women (one of the latter 105 years old,) and 82 orphan girls, in the establishment. The poor are supported during life, if not claimed by friends. The orphans are maintained and educated until placed in suitable situations, and over 200 children of the city poor are gratuitously educated in the house. During the first eleven months of 1864, the medical officers of the house visited 1,275 outside patients; the ladies' visits to the sick poor numbered 14,360, they ministered to 540 persons whose illnesses ended in death, and they fed 3,070 persons who went to the house to beg for food. During the winter season, the house entirely supports an average of 300 families in the proportion of about two Canadian to one Irish. About

40 outside patients are daily supplied with medicines from the house Dispensary. The chief support of the Institution is derived from the proceeds of the labour of the inmates.

The income for 1863 is stated at $15,253, and the expenditure, in cluding payments on account of debt and interest amounting to $36,945, at $52,198. The property, not including the house and land occupied by the Institution, is valued at $44,689, and the liabilities are $36,785.

St. Vincent de Paul Asylum.—*Grant* $430.—This Institution, bought in 1860 by 19 gentlemen, and by them made over to the ladies of the House of Providence, is under the management of six of these ladies, and is devoted to the same purposes as the Bonaventure St. Institution. On the day of my visit there were 300 pupils in the house, about 90 of whom pay a fee of 25 cents per month; the rest are free, and food is given to those whose parents are unable or neglect to supply them. The Sisters have applications for double the number of pupils they teach, but cannot increase that number for want of room. The income last year was $2,045, and the expenditure, including a payment on reduction of debt of $1,400, was $2,714. There is still a debt on the property of $1,100.

Montreal Dispensary.—*Grant* $320.—This Institution has been established six years, and is under the management of four medical gentlemen, who by turns attend it daily for such time as may be requisite. The patients visit the Dispensary and there receive advice and medicine gratis. The managers depend almost altogether upon the Government grant for the support of the Institution. One hundred and forty dollars a year are paid for the rent of the house, and $72 a year for the remuneration of the person in charge of it. In 1862 there were 1,088 patients aided, in 1863, 1,647; and during the first ten months of 1864, the number was 2,372.

Montreal Home and School of Industry.—*Grant* $320.—This Institution has been sixteen years in existence, and is under the management of a Committee of ladies elected annually by the contributors to the charity. On the day of my visit the house contained 31 girls and 9 very young boys, most of them orphans, who are clothed, fed and educated in the house under the charge of a matron assisted by a teacher, and one woman servant.

The income for the year ending 2nd June, 1864, consisted of—

Balance from last year	$120 74½
Government grant	320 00
Donations and subscriptions	781 31
Received for board	176 90
Do needle work, &c	9 04
	$1,407 99½

The expenditure for the same period, including $300 for rent of house, and $162 for salaries and wages, was $1,116.30, leaving a balance in hand of $291.69½.

Ladies Benevolent Society.—*Grant* $320.—House of Refuge.—*Grant* $480.—Total $800. This Institution has been thirty years in existence, and is under the management of a Committee of Protestant ladies elected annually by the contributors to the charity.

The Institution on the day of my visit furnished a home for 131 inmates, namely, 29 aged women, 56 boys and 46 girls, under the charge of a matron, assisted by a female teacher, two nurses, two washerwomen, a cook and female servant.

The income of the Society for the year 1863, consisting of interest on investments, the profits of a "Fete," subscriptions donations, and church collections, was $4,151.38, and the expenditure for the same period amounted to $4,189.03.

The value of the real and chattel property of the Society, including an investment of $2,500, is estimated at $14,900. The Society is not in debt.

Deaf and Dumb Institution.—*Grant* $1,600.—This sum is equally divided between an Institution for deaf and dumb females, under the charge of six Sisters of Charity from the House of Providence, and one for males, under the direction of the Abbe Belanger, and five assistants.

The Female Institution has been ten years in existence, but the building now occupied was recently erected at a cost of about $20,000 collected by the Sisterhood, the grounds connected with it, about four acres, having been presented to them. A calamitous fire occurred, after the building was occupied, which did so much damage, that to replace the property destroyed and to complete the necessary repairs, the Sisters have had to incur a debt of about $12,000, upon which they have interest to pay at the rate of six per cent. per annum. There were at the time of my visit sixty-six girls in the house; six of these pupils pay six dollars per month each for their board, the rest pay nothing. The Institution is wholly supported, and the interest upon its debt paid, by the Government grant, a grant of $400 per annum from the Lower Canada Board of Education, collections made by the Sisterhood, and the produce of the labour of the inmates. Applications have been received within a short period for the admission of sixty additional free pupils from various parts of the Province, but in consequence of insufficient means, the Sisterhood, greatly to their regret, felt compelled to reject all these applications, although there is room in the house for double the present number of inmates.

The Male Institution, in existence about 17 years, was erected on four acres of land given by Dr. Beaubien, at a cost of about $8,000, chiefly raised by subscription. There were 29 pupils in the house on the day of

my visit, and 24 other deaf and dumb pupils are educated at the Bishop's School. Of the 29 in the house eight are free, the other 21 pay sums varying according to their means from $4 to $7 per month. All the pupils who can pay for their board are admitted, but the managers feel compelled to reject the many applications they receive for free admissions, because with all the economy they can practise they are gradually running into debt. The house is large enough to accommodate 100 pupils.

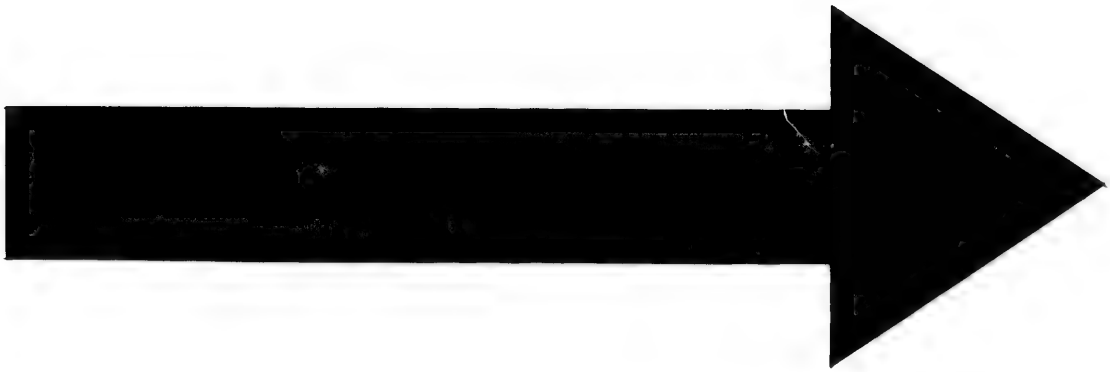
UNIVERSITY LYING-IN HOSPITAL.—*Grant* $480.—This Institution has been established for upwards of 20 years during which period 2,365 patients have been admitted, of which nnmber only 22 died in Hospital. During the last year the admissions were 127, of which 76 were Catholics and 51 Protestants. The Institution was established mainly for the purpose of assisting married women in indigent circumstances, but of the admissions last year there were 76 unmarried to 51 married. The Institution is under the management of a Committee of ladies, and is attended by the medical students, under the guidance of the Professor of Midwifery and medical faculty of McGill College.

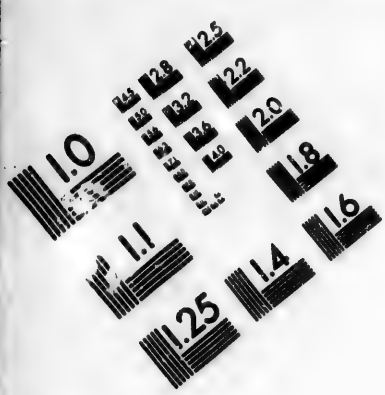
On the day of my visit there were eight patients in the Hospital, in charge of a Matron whose salary is $200 a year, and two servants at $60 each. The income last year was $1,390, and the expenditure $1,235. The income was composed of the following items, viz:—

Parliamentary grant	$480
Annual subscriptions	254
Payments from patients and fees from nurses	446
Fees from medical students	210
	$1,390

LYING-IN HOSPITAL UNDER CARE OF SŒURS DE LA MISERICORDE.—*Grant* $480.—This Institution, founded in 1845, is under the care and management of 33 Nuns, assisted by six Novices and six Postulants. On the day of my visit there were in the house 60 lying-in patients, chiefly unmarried women, (a number much below the usual average,) and 33 vagrant girls, picked up by the ladies out of the streets. In a house adjoining recently purchased, are 33 prostitutes, whom the ladies are endeavouring to reclaim. One wing of this Institution was erected and presented to the Sisterhood by M. O. Berthelot, a gentleman who is said to expend $20,000 a year in acts of charity and benevolence. The income of this Institution for 1863, was $7,251, the expenditure, including purchase of house and payment of debts to the amount of $4,795, was $10,707. The value of the property of the Institution not including the house and grounds occupied by the Sisterhood is estimated at $16,000, and the debts amount to $22,257.

ROMAN CATHOLIC ORPHAN ASYLUM.—*Grant* $320.—This Institution, established in 1841, is under the management of a Committee of ladies, and occupies a building belonging to the Seminary, for which no





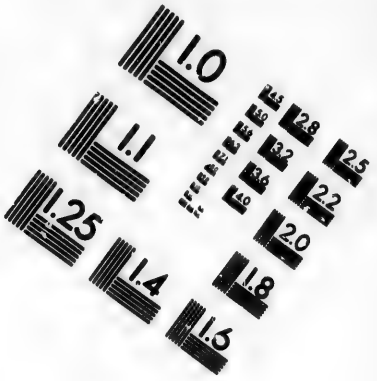
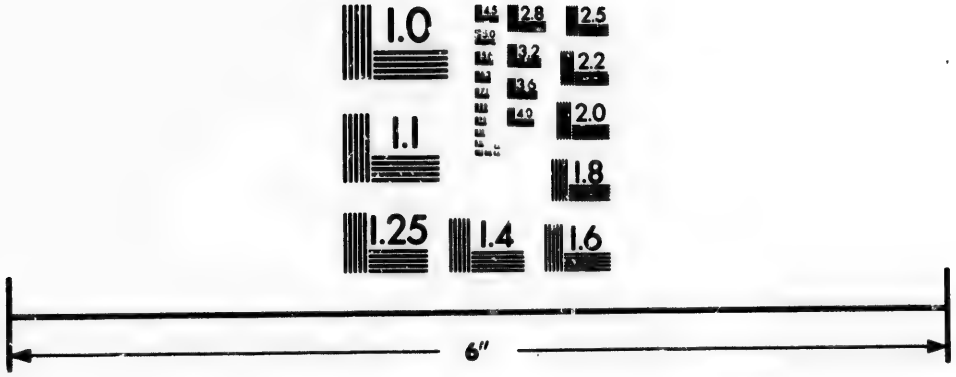
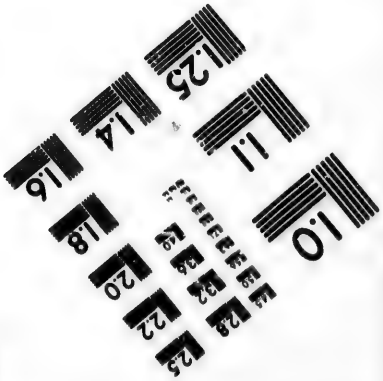


IMAGE EVALUATION TEST TARGET (MT-3)





Photographic Sciences Corporation

23 WEST MAIN STREET
WEBSTER, N.Y. 14580
(716) 872-4503

rent is charged. A matron, teacher and servant are employed in the house. There were 30 orphans therein on the day of my visit, which is about the usual number. The income last year was $707, and the expenditure $882. The property consisting of furniture, is valued at $290, and there is a debt due to the Treasurer of $982.

PROTESTANT ORPHAN ASYLUM.—*Grant* $640.—This Institution was established in 1822, and is under the management of a Committee of ladies. There were 36 orphans in the Institution on the day of my visit, who are in charge of a matron, assisted by a teacher, and two women servants. The income last year was $1,699.23, arising from interest on investments $472.28, private charity $586.95, and the Government grant. The expenditure was $1,713. This Institution is not in debt, and its real and chattel property are put down at $9,189.92, while its endowment fund is of the value of $5,499.75, and it has a cash deposit in bank at interest of $1,041.25.

MAGDALEN ASYLUM (LADIES OF BON PASTEUR.)—*Grant* $320.—This Institution, founded in 1844, is under the care and management of 32 "Religeuses de Notre Dame de Charité du Bon Pasteur." A considerable addition to the Institution is now in course of completion by M. Berthelot at his own expense, the cost of which will be about $16,000.

On the day of my visit there were 50 penitents in the house, about the average number, admitted without reference to origin or religion, and about 30 girls between 14 and 16 years of age, who had lost their natural guardians, and were taken from the streets to preserve them from contamination. The penitents are permitted to leave when their reformation is considered complete, but most of them choose to remain, and ten of them are now preparing to join the order.

An academy for young ladies is taught by the Sisters in this Institution—the course of instruction comprehending the French and English languages, geography, arithmetic, history, vocal and instrumental music, drawing, embroidery, &c., charge for board and instruction $80 per annum. Of course the academy is entirely separated from the other part of the Institution.

The real and chattel property of the Institution is valued at $50,000, and its debts amount to $2,500. The income for 1863, was $4,790, and the expenditure $5,340.

QUEBEC.

THE FINLAY ASYLUM.—*Grant* $320.—This Institution is under the management of the Rector and Church-wardens of Quebec, and was established in 1857 as a refuge for aged and infirm members of the Church of England.

The Asylum is in charge of a Superintendent, who is Vestry-clerk of the Cathedral, and his wife is the Matron thereof. The Superintendent serves gratuitously; the Matron is allowed $100 per annum, in the form of board for her children. The number of inmates during the current year was 49, of whom 27 were discharged and four died, leaving 18 at the close. The real and personal property is valued at $21,250, and the liabilities are stated at $7,500. The income for 1864, was $2,023.25, and the expenditure, including a payment of $2,178 on account of debt, was $3,273.55. The Cathedral "Poor Fund" contributes largely to the support of this Asylum.

MALE ORPHAN ASYLUM.—*Grant* $320.—This Institution is under the same management as the Finlay Asylum, and is in the same building. The Matron in charge, who is assisted by a female servant, at $48 per annum, is allowed $100 per annum, of which $72 are retained for the board of her two children. The number of inmates in 1864 was 19, of whom six were placed in situations, leaving 13 at the close. This Institution has an investment of $7,200. The income for 1864, (including a contribution of $420 from the Cathedral "Poor Fund") was $1,651, and the expenditure was equal to the income.

PROTESTANT FEMALE ORPHAN ASYLUM.—*Grant* $320.—This Institution is also in the Finlay Asylum, and is under the management of a Committee of ladies of the Church of England. The Matron in charge receives a salary of $140. This Institution has investments to the amount of $19,230. The income for 1864, was $2,021, (consisting of interest on investments $1,701, Parliamentary grant $320,) and the expenditure was $1,222. The number of inmates during the past year was 14, of whom two were discharged, leaving 12 at the close.

LADIES PROTESTANT HOME.—*Grant* $320.—This Institution is under the management of a Committee of ladies elected annually by the subscribers to the charity, and was established in 1858 for the reception of destitute women and children. The property of the Institution, including an investment of $2,400 is valued at $23,600, and the debts thereof are stated at $6,200. The income for 1864 consisted of—

Rents and interest on investments	$ 368 00
Government grant	320 00
Donations and subscriptions, &c	3,310 57
Payments by inmates	481 56
Labor of inmates	10 81
Other income	880 00
	$5,370 94

The expenditures for the same year were—

New Furniture and fittings	$ 42 45
Payment of debt and interest	3,076 00
Repairs and Insurance	500 00
Salaries	233 20
Medicines	88 41
Food for inmates	897 59
Clothing for inmates	321 76
	$5,159 41

The total number of inmates during the year was 71, of whom 15 were discharged and three died, leaving 53 at the close. Forty-five outside sufferers were relieved during the year at a cost of $250.

CANADA MILITARY ASYLUM.—*Grant* $160.—This Institution was established in 1815, for the benefit of the Widows and Orphans of deceased soldiers, and is under the direction and control of a President and Committee of Military officers. The number of persons benefitted by residence in the Asylum is small. During 1864 the inmates numbered 14, of whom 9 were discharged, leaving 5 at the close. The great good of the institution is that it furnishes employment to many widows able to work, in washing for the troops, and that it contributes towards the support of such as need aid. The income for 1864 was $3761, and the expenditure (including a payment of $1448 on account of debt and interest) was $4,884. The real estate of the Asylum is valued at $8,000, the furniture at $400, and the debt is now reduced to $800.

ST. BRIDGET'S ASYLUM.—*Grant* $320.—This Institution, established in 1856 for the reception of orphans and of the destitute and sick poor, is under the management of a Committee of the St Bridget's Asylum Association. The number of inmates during 1864, was 80, of whom 14 were discharged and three died, leaving 63 at the close. The income for the year is stated at $1,073, and the expenditure at $2,571. The real and chattel property of the Asylum (including an investment of $2,400) is valued at $12,300.

ASYLUM OF THE GOOD SHEPHERD.—*Grant* $640.—This Institution, established in 1850 for the reformation of erring women, and to save from pollution girls who through circumstances have become exposed to temptation, is under the management of the Ladies of the Order.

The number of inmates during 1864, was 112, of whom 38 were discharged and four died, leaving 70 at the close. In the same Institution 400 children were educated by the Sisterhood. The income of the establishment in 1864, was $9,636, and the expenditure $9,591. The real and chattel property is valued at $42,892, and the debts are stated at $8,551.

HOSPICE DE LA MATERNITE.—*Grant* $480.—This Institution established in 1852 for the reception of females enceinte, to nurse them through their illness, and to find places for themselves and their children, is under the management of a Committee of ladies. The number of inmates during 1864, was 30, of whom 25 were discharged, and five remained in the Institution at the close. The income for the year was $2,016, and the expenditure, including a payment of $800 on account of debt, was $1,876 The real and chattel property is valued at $6,000, and the Institution owes a debt of $500.

CHARITABLE LADIES ASSOCIATION OF THE ROMAN CATHOLIC ORPHAN ASYLUM.—*Grant* $480.—This Institution, established in 1842, is under the management of a Committee of ladies. The number of inmates in 1864, was 160, of whom 38 were discharged, two died, and 140 remained at the close. The income and expenditure for the same year are both stated at $1,036.

INDIGENT SICK.—$3,200.—The care of the Indigent Sick of the District of Quebec is vested in Commissioners, and the Parliamentary grant constitutes the entire fund at their disposal. A portion of the grant is paid over to the Hotel Dieu, in which there were 870 patients treated during 1864, and of this number 528 were natives of Canada, and 342 of other countries. Another portion of the grant was paid for the support of 28 Catholics in the General Hospital, and the remainder was expended for maintenance of 10 Protestants under the care of the Rev. E. W. Sewell and the Rev. John Cook.